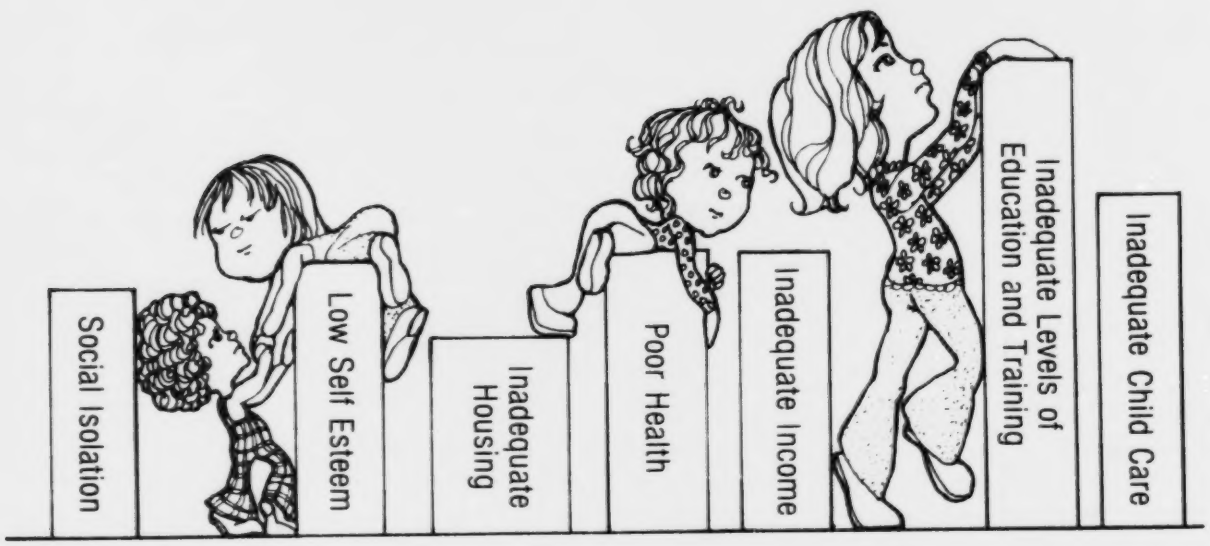
FACTS
FOR ADVOCACY

A project designed to identify and explore the conditions which block women on family benefits moving from economic dependence to independence.



FACTS FOR ADVOCACY was a program Sponsored by Metro Agencies Action Committee (M.A.A.C.) and co-ordinated by its work group in consultation with women on family benefits, community workers and organizations concerned about the integrity of low income families.

FACTS FOR ADVOCACY

was undertaken by a core group of members of Metro Agencies Action Committee (M.A.A.C.) and their designates by the authority of M.A.A.C. The work group was encouraged to express their judgements freely; therefore, points of view and opinions in this Kit do not necessarily represent the official position or policy of Metro Agencies Action Committee.

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ACKNOWLEDGEMENTS

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Acknowledgement is due, as well, to some who shared their specialized expertise:

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Graphics are by Seonida. Thanks to Reta Kyselka for help in the revision process.

Full credit is given to Wendy Wiley for the final edition.

Listed below are the core work group from Metro Agencies Action Committee who conducted the project. It was their efforts and skills which, in the last analysis, were responsible for FACTS FOR ADVOCACY.

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INTRODUCTION AND OVERVIEW

BACKGROUND

Metro Agencies Action Committee (M.A.A.C.) is a coalition of twelve human service organizations in Metropolitan Toronto concerned about the integrity of low income families, which had been advocating adequate levels of social allowance for some time.

Our concerns with inadequate allowances and the pressures on women on Family Benefits Allowance (F.B.A.) have intensified in 1980-81. We observe renewed efforts by the Ministry of Community and Social Services to decrease the numbers of women on social assistance. The climate of economic restraint, combined with the large numbers of women now in the work force (in 1979 53.3% of women were employed in Ontario)[1], have contributed to mothers on social assistance being seen as a group that could move from social assistance to economic independence.[2,3]

To move into the work force, when children are young, is seen by some women as highly undesirable. They believe that their primary obligation to themselves as parents, to their children, and to the community, is to provide the best possible care for their family. We believe that for many women this is the best decision. However, other women yearn to be financially independent and to engage in education, training or work to improve the life chances for their children and themselves.

Women on F.B.A., whether they choose to stay at home for child-rearing purposes or not, become ineligible for benefits in due course when children leave school. At some point a woman's status changes from "eligible for benefits" to "ineligible". Women on F.B.A. are eventually confronted with the need to become financially self-sufficient.

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1 Ontario Status of Women Council. Employment Strategies for Women in the 1980's. A Background Report. April, 1980, p. 1 - 1.

2 Alberta has limited women with dependent children in their eligibility for welfare, reported in National Council of Welfare. Women and Poverty. October, 1979, p. 30.

3 Hluchy, Pat. "Welfare Mom's Lured to Work", The Toronto Star, September 19, 1979. p. A1. Announcement of the Ontario Government's work incentives program.

FOCUS OF THE PROJECT

The focus of this project was the barriers women on F.B.A. face when they make efforts to move from economic dependence to independence. This focus was consistent with the opinion of the project team that it is in the best interests of women, their children, and society to eliminate the blocks by providing a range of integrated supports to facilitate a permanent transition to paid employment.

OBJECTIVES

The project had two objectives:

(I) to learn from women who were attempting to move from dependence to independence what barriers they perceived to block them from achieving their goals;

(2) to document this information in a manner which would be useful and readily available to community groups and organizations who want to advocate for better support services for women on F.B.A.

METHODOLOGY

We determined at the outset that the authority of the investigation should emanate from what women on F.B.A. perceived to be blocks rather than the authority of the literature or professional practitioners.

The design for the project included three elements: (I) individual and group interviews with women on F.B.A. who were enrolled in support programs; (2) a selective review of the literature on the barriers women identified; and (3) recommendations for integrated supports.

Interviews were conducted with groups of women on F.B.A. who were enrolled in two transitional programs[I] and staff in three programs.[2] As

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I Focus on Change (Focus), Y.W.C.A., Metropolitan Toronto; Opportunity for Advancement (O.F.A.), Metropolitan Toronto.

2 Focus, O.F.A., & Project 90, The Regional Municipality of Peel

well, interviews were conducted with individual women who were students or on Canada Employment and Immigration Commission training grants.

The interviews took the form of an open-ended discussion structured around four questions:

(I) What circumstances led you to this program?
(2) What are the main problems making it difficult for you to continue in this program?
(3) What kinds of supports do you have which keep you going?
(4) If they could be available, what kinds of supports and services would make things easier for you now or in the future?

Interviews with project staff who have direct contact with women on F.B.A. were focussed around the same questions as the above. While the information staff shared was conjectural we still acknowledged this source as significant.

RESULTS

(I) Major barriers experienced now, or anticipated in the future, included low self-esteem, social isolation, health problems, lack of child care, lack of opportunity for educational and/or job training, housing problems, and inadequate income.

(2) Women seemed to move through a sequence of developmental phases in the course of moving from economic dependence to independence: being isolated at home and feeling dissatisfied but unsure of what to do; making contact with a worker and/or a group of women of similar status and in an environment allowing exploration of options for the future; joining a more structured group of women of similar status to participate in a program combining confidence-building experience, access to information and referral services, and possibly life skills training and educational upgrading; and finally, becoming more employment-focussed through enrolling in an upgrading program, entering a job training program, or obtaining part or full-time paid employment.

(3) Barriers were frequently multiple and overlapping.

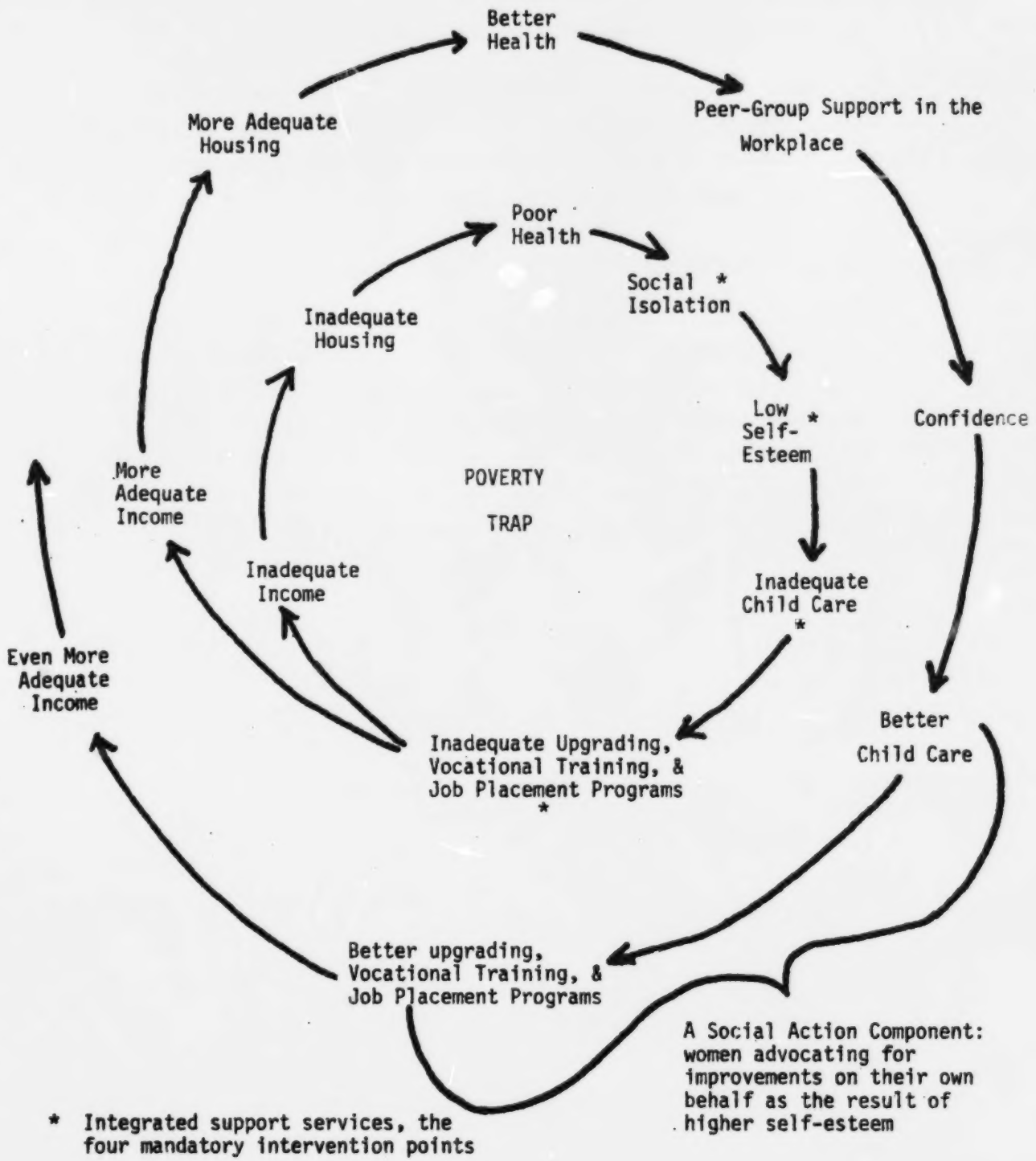
(4) Several women who attempted to leap directly from homemaker status to the work force, without many of the above developmental phases being experienced, reported failure or only short-term involvement in the marginal labour force.

USE OF FACTS FOR ADVOCACY

Advocacy on behalf of women on F.B.A. is more limited and less organized(in Metropolitan Toronto)than is action on behalf of any other social service consumer group. The materials which follow have been organized in the hope that community advocates will use the information to take action, to attempt to involve related community groups and organizations to get involved in the same, and to encourage women on F.B.A. in efforts at self-advocacy.

THE CASE FOR INTEGRATED SUPPORTS

SPRINGING THE POVERTY TRAP


Better Health
Peer-Group Support in the Workplace
Confidence
Better Child Care
Better upgrading, Vocational Training, & Job Placement Programs
Even More Adequate Income
More Adequate Income
More Adequate Housing
Poor Health
Social * Isolation
Low Self-Esteem *
Inadequate Child Care *
Inadequate Upgrading, Vocational Training, & Job Placement Programs *
Inadequate Income
Inadequate Housing
POVERTY TRAP
A Social Action Component: women advocating for improvements on their own behalf as the result of higher self-esteem

* Integrated support services, the four mandatory intervention points

Diagram and Orbital Analogy by Wendy Wiley

THE CASE FOR INTEGRATED SUPPORTS

SPRINGING THE POVERTY TRAP, AN ORBITAL ANALOGY

As per the diagram, the interrelated barriers which prevent women on social assistance from moving from economic dependence to independence can be envisioned as a circle of poverty. Each revolution of the wheel further entrenches them in the same groove or orbit. This circle perpetuates its continual motion somewhat like a law in physics. To spin off into a novel orbital path requires sufficient force. That is, intervention at only one point seems insufficient. A system of integrated supports must be provided.

For example, the woman on F.B.A. who wants to move into non-traditional employment cannot succeed unless she develops the confidence and assertiveness skills to pursue her interests in the necessary retraining programs and to survive once she gets a job. Programs of basic education to reach the required level for entrance to retraining courses must be available. At the same time, she must find child care in a convenient location, at the times required, and at an affordable price both during her retraining and afterward when she finds employment. Educational, retraining, or job placement programs with no provision to deal with the stress experienced from the multiple hats to be worn: mother, student, trainee, housekeeper, social assistance recipient, and finally, worker in a non-traditional job -- are often unsuccessful. It is obvious then that many barriers must be confronted concurrently.

In the overall plan to achieve the goal of economic independence four elements or intervention at four points seem essential: (I) components of self-esteem building, combined with (2) 'caring' programs of upgrading, job, or vocational training (3) at a slow enough pace and amenable in form to allow development of peer-group supports along with (4) quality, affordable, flexible child care arrangements.

Following the diagram further, a break into the new orbit occurs with effective intervention at these four points. Those who move to economic independence with adequate income can afford then to acquire more adequate housing and food. Fewer environmental stressors, as the result of escape from the poverty cycle, could mean better health. The experience of social contact on the job and sense of achievement often results in higher self-esteem. Improved self-esteem should then contribute to a sense of power to effect change. Peer-group experience can lift a woman from the perspective of blaming herself for her problems to the position of expansion of concern and interest for others in the same situation. Change could then be contemplated not only for oneself but for other disadvantaged women. Ideally, then, these ex-clients of F.B.A. would engage in social action activities to improve conditions in the areas of child care, housing, health, retraining programs and related issues.

And so, the orbitting out of the trap of poverty would accelerate.

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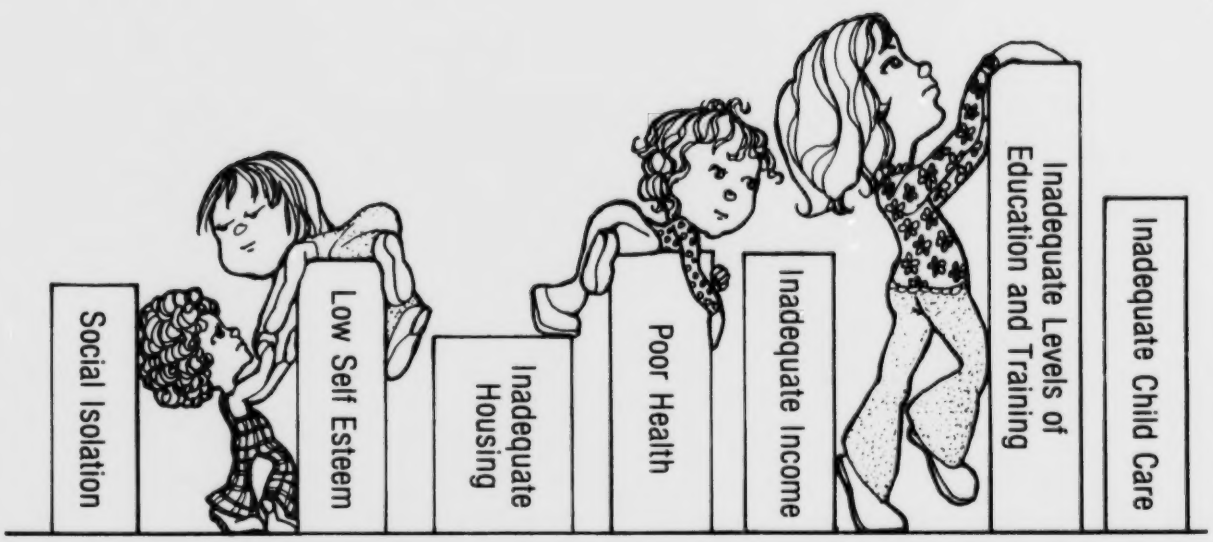
LOW SELF ESTEEM



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LOW SELF-ESTEEM

Low Self-Esteem: A Major Barrier to Change

Low self-esteem is a major barrier to the consideration of and planning for entry or re-entry into the labour force;

> Lack of self-confidence is perhaps the most fundamental and pervasive attitude which hampers re-entry women (women re-entering the work force after a period of absence) in attaining their goals.[1]

A study done by the Women's Bureau, Ministry of Labour, of women seeking pre-employment counselling, found that 89% of the women mentioned lack of self-confidence as a barrier to work.[2] The Times Change Women's Employment Service reports the need to build self-confidence as a major problem for women planning to enter or re-enter the labour force.

Experience of the Metro Agencies Action project team indicates that these problems are more pronounced for social assistance clients. Re-entry women all face the erosion in self-confidence from skills gone rusty and the lack of status accorded skills which are components of the homemaker role. However, for the social assistance client, additionally, there is the stigma that is attached to those in receipt of benefits. The resulting lack of self-esteem compounds the re-entry jitters making it very difficult for recipients to step out once again into the larger world. Social assistance recipients do in fact face the very real prejudice of employers against the hiring of persons who have been on welfare. Family benefits recipients themselves list lack of self-confidence as a major obstacle to employment.[3]

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1 Pearson, Mary. The Second Time Around: A Study of Women Returning to the Work Force. Canadian Advisory Council on the Status of Women, Ottawa, 1979, p. 23.

2 Bell, Linda. Women Returning to the Labour Force. A first Report, Women's Bureau Careers Centre, 1969, p. 19.

3 Community Permanent Part-Time Work Committee, A Study of Needs and Problems Relating to the Employment of F.B.A. Recipients. Hamilton, Sept. 1979, p. 15.

Women on Social Assistance and Self-Esteem:

A review of the literature dealing with self-esteem by Opportunities for Advancement[4] revealed that:

(1) - women are more likely to have low self-esteem than men;

(2) - ex-married women are more likely to have lower self-esteem than married women;

(3) - those living on social assistance tend to have lower self-esteem than those who are self-supporting

Given these findings, sole-support mothers on F.B.A. predictably would have a high likelihood of having low self-esteem since they are victims of all three components which will be expanded upon briefly in the following:

(1) Socialization Experiences of Women and Men:

The socialization of women hinders the development of a positive self-image. Women are socialized to be dependent, passive, compliant, supportive to others, and to rely on others for their self-image. Girls seem to be conditioned to define themselves in terms of how others respond to them,being finely tuned into cues given by others. Boys, however, are encouraged to develop a more independent sense of self.

(2) Ex-Marrieds Break with Traditional Expectations:

A 1977 study of Ottawa high school students revealed that the majority of girls still expect their major role in life to be wife and mother, staying home with growing children. Their greatest fear was that they might not marry.[5] The traditional image of the family bears little resemblance to reality (for instance, half of mothers with even pre-schoolers are now in the labour force). Old ideals die hard however, and traditional expectations are often reinforced in schools and the media.

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4 Opportunity for Advancement. Sole Support Mothers Building Self-Esteem. Weston, Ont. 1978, p. 4.

5 National Council of Welfare, Women and Poverty. Ottawa, Oct. 1979, p. 17.

Women who are lone parents suffer a further erosion of self-esteem because, as single parents, they are failing to fulfill the social expectation of a stable marriage. "Single parents find themselves victims of the Noah's Ark syndrome: that people should come in couples, two by two."[6] The one-parent family is still not acceptable as a complete unit. Single parents bear the brunt of the guilt for their situation (although high societal divorce rates suggest social reasons) and, additionally, bear full responsibility for child and home management -- an undervalued role at best.

(3) Further Erosion of Self-Esteem through Poverty and Social Assistance:

Poverty erodes one's self-esteem. Being poor in a society where material success is the main criterion of self-worth implies that one is a failure. Feeling vulnerable and lacking control of one's environment (a common feeling when one is poor in this society) reduces one's self-esteem. When a person is poor, an unexpected change can become a major crisis. When you have very little you are terrified of losing any of it. With nothing to fall back on, most female single parents dread any crisis -- becoming ill, losing their jobs, or an increase in rent -- for this could be a major catastrophe that would disrupt their lives.[7]

Being on social assistance compounds the problems of poverty because it carries with it a stigma which is often impossible to shed. The existence of an army of bureaucrats and welfare workers to scrutinize social assistance clients reflects society's assumption that people who receive welfare somehow have something wrong with them. The deployment of this army is in some way to correct these failings. Physical separation in clusterings of low-income housing further creates the feeling of deviance and segregation from the mainstream. Recipients often feel that they are different and less worthwhile than others. There is often hesitancy in

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6 National Council of Welfare. One in a World of Two's. Ottawa, 1976, p. 28.

7 Ibid. p. 30

admitting their situation to themselves and others: "During the fourteen group sessions the women, sometimes gradually and occasionally very quickly, opened up and shared their difficulty in acknowledging to themselves and others that they were a sole support mother on government assistance, because of the negative myths they had bought about 'people on welfare'."[8]

A person with low self-esteem, emanating in particular from a stigmatized self-image, does not expect much of, or for, themselves. They are unlikely to expect or demand services for themselves. The following quotes from interviews with women in transition programs illustrate this:

> I wanted to do something about changing things but I was scared to ask my worker. I thought I should be grateful for what I had. To say I wanted something else was to say I wasn't grateful. Finally, I couldn't stand it any longer and I asked my worker what I could do. He told me about this program.
>
> (Focus on Change Participant)

> I wanted to make something of myself. I went to adult high school for a year. I could hardly pay the bus fare. I was scared to tell anyone I was doing this. He [the worker] said I was being paid to look after my kids and that's what I should do. But I want something for me too.
>
> (Focus on Change Participant)

Towards the Future

Any program relating to women on F.B.A. must address the issue of low self-esteem. Such programs should be characterized by:

- agencies and organizations reaching out to break down social isolation;
- women talking with other women in a similar situation - realizing they are not the only one;
- women giving and getting peer group support;
- women having time away from children - "time to think of me";
- acknowledgement and encouragement of the attitude that a woman who is a good mother, in fact can be a better mother, if she takes some time to think of and plan for herself;

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8 Opportunity for Advancement, Op. cit. p. 29.

- discussion and activities that build awareness of self-worth in terms of present life activities and potential.

One woman wrote.....

Mothers are People Too

Mothers are not puppets on a string
To wash your dishes, clothes and
other things.
To get your meals and make your beds
They have lots of ideas in their heads
Of things they would like to do
Just for themselves, not just for you.

(One of a number of poems written by participants in the Focus on Change program. Mothers are People Too. 1980)

Quick Reference

- 89% of the women seeking pre-employment counselling from the Women's Bureau, Ministry of Labour, mentioned lack of self-confidence as a barrier

- family benefits recipients admit lack of self-confidence to be an obstacle to employment

(1) - women are more likely to have low self-esteem than men because of differential socialization

(2) - ex-married women are more likely to have lower self-esteem than married women since they are breaking with traditional role expectations

(3) - those living on social assistance tend to have lower self-esteem than those who are self-supporting

- sole support mothers on F.B.A. are victims of all three components and, as such, are extremely vulnerable to low self-esteem

- the stigmatized self-image imposed by society on these women and internalized by them, a "blaming the victim" syndrome, is particularly corrosive to self-esteem

- women need time away from selfless child and household management activities to develop a stronger sense of self and therefore, esteem for that self

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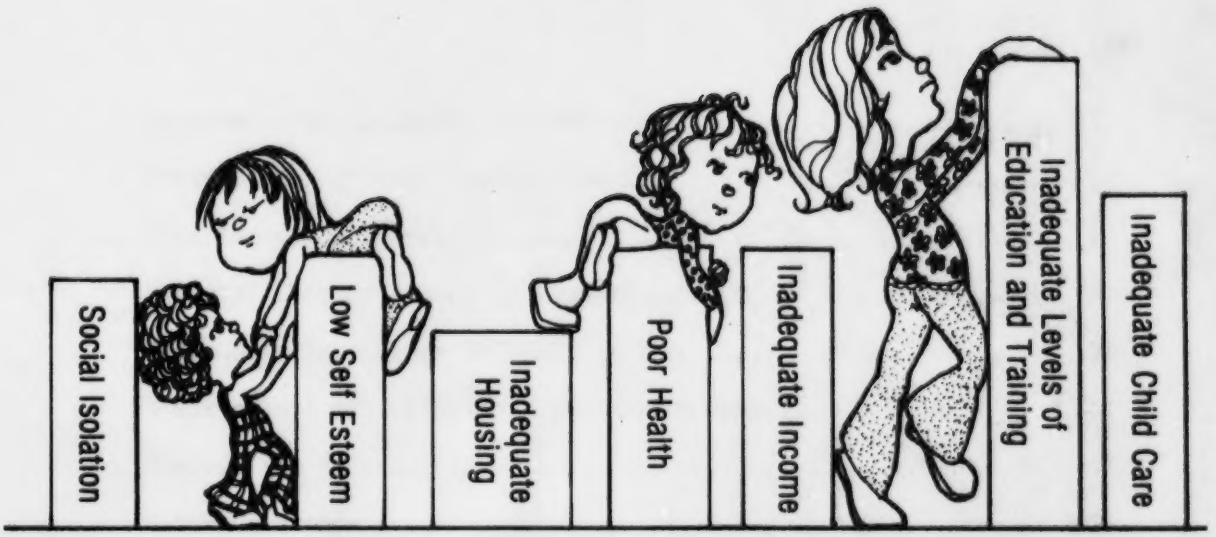
SOCIAL ISOLATION



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SOCIAL ISOLATION

Dependence on Community Support Services

Because of the home responsibilities involved in mothering, women with young children are home and neighbourhood focussed. Their social experiences are highly dependent on the community support services in their neighbourhood. Low income and single parenthood further restrict opportunities to reach out to the larger world.

> Loneliness and isolation are the cornerstones of the personal side of being a single parent... Single parents working in the home have few chances of meeting any new people at all.[1]

Unless there are community support services in the immediate neighbourhood the mother on F.B.A. is largely homebound. "They are highly dependent upon frameworks of community support particularly with respect to mobility, access to community services, home support, continuing education, opportunities for social contact and community integration, and access to part-time work."[2]

Distribution of Sole Support Parents

The SPC's recent studies of the suburbs[3] indicate that while many sole support parents live in the central area of Toronto (City of Toronto, East York, and York) now the majority live in the outer municipalities (North York, Scarborough, and Etobicoke). A 1976

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1 National Council of Welfare. One in a World of Two's. Ottawa, April 1976, p. 28.

2 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 1: Evolution and Overview, Toronto, April 1979, p. 219.

3 Ibid. & Social Planning Council of Metropolitan Toronto, Part II: Metro's Suburbs in Transition Planning Agenda for the Eighties. September 1980.

distribution chart, for example, shows that 52% of Metro's sole support parents in the labour force are from the outer municipalities.[4] In 1977, 57% of all solitary parents with younger children were in the newer suburbs.[5] Moreover, 72.4% of Metro's children aged 0 - 18 in O.H.C. projects were in these outer areas in 1979.[6] However, the support services which they require have not followed them to their suburban communities.

Distribution of Services

A distribution chart of neighbourhood voluntary centres funded by Metro Council social services grants, 1980, shows scanty representation in the suburbs:

> Higher concentration in the downtown area reflects the presence of long established neighbourhood agencies. ... In contrast, there are vast portions of North York and Scarborough without neighbourhood agencies at present.[7]

Thrift stores are similarly dispersed. Shopping centres and intake centres for social services are most easily accessible for those in these areas with cars. A 1972 study indicated that the car ownership rate for all families in our major cities was 75.6%; for one parent families it was only 19.3%.[8] "There is no recognition of the supplementary transportation needs of parents in dispersed areas who are without cars and with young children."[9] The inadequacies of public transportation -- long walks, long waits, poor connections -- are often cited. These inconveniences are

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4 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 11, 1980, p. 188.

5 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 1, 1979, p. 223.

6 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 11, 1980, p. 176.

7 Ibid., p. 141.

8 National Council of Welfare. Op. cit., p. 26.

9 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 1, 1979, p. 227.

difficult enough without young children in tow. There are few child-parent centres in the suburbs (or in the central urban areas) to serve as community meeting places and sources of informal support to parents caring for young children full-time.

> There is no place to go except the plaza and I can't go for coffee when I get there. They have a minimum charge.
> (Opportunity for Advancement Participant)

> I couldn't stand being home all the time. I had no money to go anywhere. I just stayed at home, played with the kids and watched T.V. I was so bored I thought I'd go crazy.
> (Focus on Change Participant)

'Fee for service' recreation programs are a deterrent for use by solitary parents and their children when they are attempting to live on a fixed and meagre income. Few, if any, information directories are available in suburban areas listing the few services that are available.[10] In general, it is difficult for mothers on F.B.A. to get basic needs met and to make social contact with others in the suburbs.

Societal Lack of Community Support Services

It should be emphasized that differences in the lack of services in downtown and suburban communities must be understood in terms of comparing degrees of inadequacy. There is a nation-wide lack of recognition of and provision for the needs of female-headed families. Demographic factors indicating an increase in these families conflict with indicators of provision of support for their plight. Although families led by women are increasing, both in absolute numbers and as a percentage of poor families and the problems they face are numerous, nevertheless, the services to help them are not readily available nor adequate nor part of a coherent network aimed to lead them out of the

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10 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part I, 1979, p. 231

poverty cycle.[11]

Inadequate Sources of Information

Original contact with a government representative as a source of information as to what community support services are available is often with one's welfare worker. These workers are often more bureaucratic than client-oriented, resulting from heavy caseloads and constant bombard with problems for which they have no means of alleviating. There seems to be evidence of a dearth of basic information given even in the initial outreach act of processing a woman for government assistance. Workers are not always informed themselves of the supports available and different workers often give different information.

> It was really hard to figure out what to do or where to go 'til I got a new worker. She told me about the group.
> (Focus on Change Participant)

Such inconsistency and non-supportiveness sets the tone for the woman's future trust of outsiders to provide information and help.

The evidence is clear that welfare workers do not provide information around the very basic areas of eligibility, computation of allowance amount, allowable earnings,or special assistance. In a study of 281 welfare recipients, 42% did not know what benefit scales were used to calculate allowance, and only 29% knew about the policy regarding deduction of earned income.[12] The stigma to being on assistance seems to blunt the mothers' healthy assertive attitude to feel they have a 'right' to information. However, the same study contrasted this sample with 19 welfare clients active in citizens' groups finding them to be more knowledgeable and critical of welfare and the workers.[13] The Metro Toronto study of mothers on F.B.A. found that only 40% could cite the $100 per month basic earnings

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[11] Canadian Council on Social Development, Women in Need, A Sourcebook. Ottawa, 1976, p. 85.

[12] Heppner, Barbara. The Recipient and the Welfare System: Living on Welfare in Montreal, McGill School of Social Work, 1974, p. 220.

[13] Ibid., p. 221.

exemption, while only 14% could quote the then, 75% offset rate; only 11% the permissable 120 hour per month limit to part-time work.[14]

A study in Hamilton of women on F.B.A. found that 36.5% of these women identified the source of 'felt' discrimination as the impersonal attitude of the government officials with whom they dealt.[15] A majority of these women (71%) did not know or were not sure how to go about enrolling in a retraining program. Few turned to their field worker for this assistance.[16]

> The women saw little support in government agencies or the rest of the community in their plight. Their participation in community activities was quite low, and their expectations of government workers was also.[17]

Breaking out of Isolation: Informal Groups

However, women in this same study were keen to participate in self-help groups and were willing to share or exchange resources within a group setting.[18] There is indication that informal groups are an important first step to breaking out of social isolation.

> It makes me feel good to come out to the group. I get to talk with other women about my ideas. Maybe I can get things going.
> (Opportunity for Advancement Participant)
>
> The leaders here can tell me things I want to know. But they don't push me.
> (Opportunity for Advancement Participant)
>
> I really feel better talking to women in this group. It sure helps to know you're not the only one.
> (Focus on Change Participant)

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14 James, Jean. Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto, March 1973, p. 105.

15 Community Permanent Part-Time Work Committee. A Study of Needs and Problems Relating to the Employment of F.B.A. Recipients. Hamilton September 1979, p. 21.

16 Ibid., p. 14.

17 Ibid., p. 22.

18 Ibid.

Towards the Future

Any programs purporting to reach women on social assistance must break through their social isolation. Two approaches to achieve this goal are to initiate efforts to alleviate social isolation through outreach and to ensure that services are available and accessible.

Services designed specifically to alleviate social isolation should:

- organize informal groups of women in local neighbourhoods and communities to provide a supportive setting for social activity;
- encourage women to get together to define and create the kinds of support they need.

Access to programs that already exist can be increased by:

- providing information through community workers, community newspapers, cable television and announcements on radio;
- arranging transportation;

> I get out once a week to come to the group. They provide the transportation. I have two babies. It's a mile and a half to the bus.
>
> (Opportunity for Advancement Participant)

- offering services in the communities and neighbourhoods where women live;

> I leave with my kids every morning at 7:00 a.m. to get here. I live a long way from here, but this is the only place I can go.
>
> (Focus on Change Participant)

Quick Reference

- the majority of sole support parents in the labour force or otherwise live in the suburbs
- 75.6% of families in major cities own cars but only 19.3% of one-parent families do
- distribution charts of community support services show a lack of such services in the suburbs

- there is a nation-wide lack of support services for sole support parents

- 42% of welfare recipients did not know what scales were used to calculate allowance

- 29% of welfare recipients knew the policy regarding deduction of earned income

- welfare clients active in citizens' groups were more knowledgeable and critical of the welfare system

- 36.5% of women on F.B.A. identified the impersonal treatment by government workers as the source of the discrimination they experienced

- 71% of F.B.A. recipients did not know or were not sure how to enroll themselves in a retraining program

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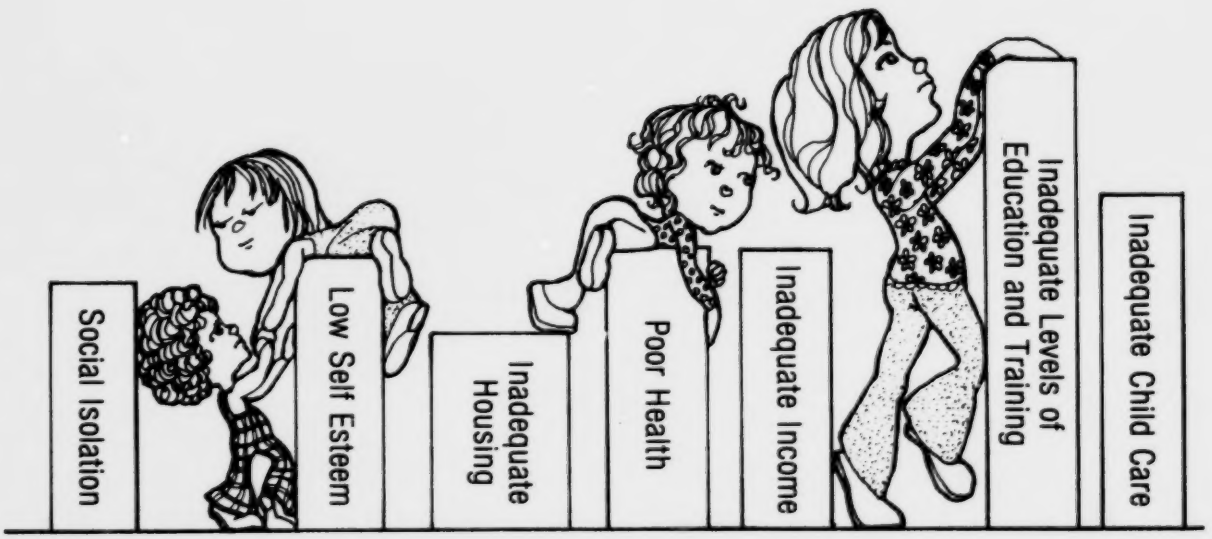
POOR HEALTH



FACTS FOR ADVOCACY was a program Sponsored by Metro Agencies Action Committee (M.A.A.C.) and co-ordinated by its work group in consultation with women on family benefits, community workers and organizations concerned about the integrity of low income families.

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POOR HEALTH

Poor Health: A Barrier to Development

Good health is an essential prerequisite for a woman moving toward economic independence. Poor health, which, in a Toronto study[1], 40% of F.B.A. mothers felt they had, is often the final problem which makes it impossible to continue in courses or programs:

> Some women had to quit this program because they were too sick. One had ulcers. One had bad headaches all the time. I remember another woman who couldn't sleep - she was so worried about school, kids, money.
>
> (Focus on Change Participant)

Poor Health and Poverty

The seeds of ill health are sown before the poor child is even born and these seedlings are firmly rooted at a young age. The National Council of Welfare summarized the definitive British Development Study as finding for poor as compared to non-poor kids: "a 50% greater possibility of being born premature and underweight, more than twice the likelihood of being less than the normal height at age eleven, twice the chance of contracting any of a number of childhood diseases, more than twice the probability of missing one to three months school in a year because of illness..."[2] The Canadian Medical Association has stated that the poor, although only 20% of the Canadian population, have 75% of the illnesses.[3] A 1972 report by a Montreal community clinic cited that poor people die from heart attacks at twice the rate, from influenza, pneumonia and gastroenteritis at four times the rate of the non-poor. They get most types of cancer more often and are more likely to die from it.[4]

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1 James, Jean. Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto, March 1973, p. 72-3.

2 National Council of Welfare. Poor Kids. Ottawa, March 1975, p. 34.

3 Canadian Council on Social Development, Women in Need, A Sourcebook. Ottawa, 1976, p. 3.

4 Ibid.

Social reasons are rarely explored in studies as explanatory factors,[5] but seem common sense and obvious. "Poor people, who live in crowded housing with poor sanitation and lack of adequate heat and light and who cannot afford to eat healthy food, or enough of it, get sick more often and die sooner than others in the population."[6]

The Nutritional Link

The total amount of money alloted in the F.B. allowance makes it difficult to secure adequate nutrition. It seems that mothers on F.B.A., renting on the private market, take a substantial chunk of their food allowance to cover shelter costs. The food allowance itself, even if fully used and for essentials only, is judged by some nutritionists to be inadequate. "The Montreal Diet Dispensary says that all families on social assistance and many on low salaries would not be able to meet the minimum nutritional requirements for a healthy body, even if they never spent money on anything but essentials."[7] In the 1973 Metro survey, in response to the question regarding what they would buy if they had a little more money for food each week, 60.6% of mothers on F.B.A. indicated they would purchase more or better quality meat, fruits, juices, vegetables and dairy products -- the very essentials of a healthy, nutritious diet.[8]

A 1970 submission to the Senate Committee on Poverty from the Department of National Health and Welfare cited nutritional inadequacy as a key variable in maintaining the poverty cycle:

> There is universal recognition that nutrition is a critical factor in poverty. Dietary inadequacies and under-nutrition, combined with the other deprivations attendant on poverty, cause health deterioration. This sets up the cycle of decreased performance of all activities, mental apathy, and incapacity for initiative or self-help.[9]

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5 National Council of Welfare, Op. cit., p. 34.

6 Canadian Council on Social Development, Op. cit. p. 3.

7 Ibid., p. 5.

8 James, Jean. Op. cit. p. 128.

9 National Council of Welfare, Op. cit., pp. 14-15.

Environmental Stressors and Isolation Versus Involvement

> Poverty increases the range, frequency and severity of stress to which families are exposed. In virtually every major aspect of their lives -- from their housing and health to their work and education -- low-income Canadians face the prospect of doing without what most people take for granted, and putting up with more problems than most are likely to encounter.[10]

As low-income Canadians, mothers on F.B.A. are exposed to great environmental stress, but additionally, as single parents in a society geared to couples, as tenants often in isolated living quarters, they frequently face all these environmental stressors alone. An interesting finding of the 1974 Montreal study of welfare recipients was that isolation was more often related to ill health than overcrowding.[11] Further, the 1973 Metro survey indicated that 28.5% of the sample of mothers on F.B.A. were isolates who did not communicate with neighbours.[12]

When mothers on social assistance overcome isolation through group activity to collectively solve their problems, the same environmental stressors produce fewer symptoms of stress. The 1974 Montreal study compared non-involved welfare recipients with those active in citizen's groups. On the Langer psychosocial stress scale, the non-involved recipients expressed a higher level of stress than even psychiatric inpatients and outpatients: 40% were very highly stressed; another 20% were considerably stressed.[13] On the other hand, of those active in citizens' groups, presumably feeling less powerless and more in control of their fate, "Stress levels are much lower than other recipients' (nearly half), and their self-esteem is better..." "Stigma at recipient status was less than for others but still significantly present."[14]

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10 National Council of Welfare, In the Best Interests of the Child, Ottawa, December 1979, p. 4.

11 Heppner, Barbara. The Recipient and the Welfare System: Living on Welfare in Montreal, McGill School of Social Work, 1974, p. 218.

12 James, Jean. Op. cit., p. 175.

13 Heppner, Barbara. Op. cit., p. 219.

14 Ibid., p. 221.

Symptoms of Stress

Problems of poverty, single-parenthood, loneliness and isolation find expression in vague symptoms: anxiety, depression, tension, headaches. Associations have been found between low-income and depression. One study[15] found one in four low-income women experience depression -- a rate five times that of higher income women. When the additional factor of having pre-schoolers was added to low-income status, the likelihood of depression was even greater. Similarly, another study[16] found the triad of symptoms -- depression, anxiety, and low self-esteem to be associated with stay-at-home women with pre-schoolers. The problem is compounded for single mothers. One would then expect mothers on F.B.A. being low-income, stay-at-home, often with pre-schoolers, and additionally, stigmatized on social assistance, to have an even greater tendency to demonstrate these stress symptoms.

Health Care's Treatment of Stress Symptoms

Ordinary everyday events of financial difficulties, loneliness, and disobedience of children that are often the root causes of these vague symptoms are ignored as the real problem. "The health system treats symptoms and then sends people back to where they came from, with no better knowledge of why they were sick, or what to do so they don't get sick again."[17] Symptoms of environmental stress are reinterpreted by the health industry as diseases in themselves. Diagnosed as such they then fit the 'medical model' and thus conventional prescribed treatments of the 'individual' can be applied. "The 'problems of living'have somehow become 'medical problems' by definition, if only because they come up in the physician's office."[18]

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15 Reported in: National Council of Welfare. In the Best Interests of the Child. Ottawa, December 1979, p. 35.

16 Bohnen, Elizabeth. Women and Health Promotion. Health and Welfare Canada, 1980, p. 34.

17 Canadian Council on Social Development. Op. cit., p. 5.

18 Cooperstock, Ruth. "Sex Differences in Psychotropic Drug Use." Social Science and Medicine, Vol. 12B, 1978, p. 181.

Frequently the prescribed treatment for the vague symptoms presented by women isolated in the home is tranquillizers. Studies reveal that:

- women are more likely to be prescribed tranquillizers than men
- tranquillizer use is inversely correlated with employment and social contacts
- use is related to perceived (not necessarily actual) ill-health[19]

Use of tranquillizers can be seen as the "medicalization of social problems". The Health and Welfare Canada study respondents saw the real problems as: isolation, pressures of childrearing, unhappy marriages, and double role strain. The tranquillizers were an easy way to ease symptoms.[20]

Participants in Group Programs and Tranquillizer Use

Graduates of the Opportunities for Advancement self-esteem building program (which contains no organized discussion of alcohol or drug abuse) reported a concrete indication of improved health -- both the frequency per week and the numbers taking prescription drugs dropped 50% after the program.[21] Specifically, with regard to 'mood-altering' drugs, a follow-up study showed reduction by two thirds in the numbers taking them after the program.[22] OFA researchers conclude that a program of self-esteem building is, of itself, 'mood-altering'.[23]

Participation in the Labour Force and Drug Use

A further 1978 study comparing a sample of Opportunities for Advancement graduates (89% still on F.B.A.) with a sample of 'working' sole support women showed 57.1% of the former group as compared to 24.5% of the latter

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19 Cooperstock, Ruth." A Review of Women's Psychotropic Drug Use" Canadian Journal of Psychiatry, Vol. 24 #1, 1979. pp. 29-34.

20 Bohnen, Elizabeth. Op. cit. pp. 47-8.

21 Opportunity for Advancement. Sole Support Mothers Building Self-Esteem. Toronto, 1978, p. 136 & 138.

22 Ibid., p. 139.

23 Ibid.

to have used psychotropic drugs within the last month.[24] Of the working women, who as part of their job experience have more peer-group contact and support, 91.5% communicated with family or friends most often when upset contrasting with only 62.5% of those not working. The women on F.B.A. were more likely to talk to a physician, social worker, or as an isolate, 'no one'.[25] These 'working' sole support mothers rated themselves as 87.5% in good health whereas the F.B.A. mothers self-rated at 65.3%.[26]

Towards the Future

The health problems associated with poverty can be relieved in part by more adequate income enabling better nutrition and fewer environmental stressors. However, the literature reveals that social contacts leading to improved self-esteem contribute to reducing some of the health problems experienced by women on F.B.A. Research by Opportunity for Advancement found that 33% of participants indicated serious health problems before the program compared with 18% after it.[27]

> I feel so much better since I've been coming to this group. I used to be afraid to even go shopping. I took a lot of tranquillizers.
>
> (Focus on Change Participant)

Beyond social contact, employment, which provides not only social contact but also income and improved self-image, seemed to further reduce health problems. A Winnipeg survey found that tranquillizer use decreased proportionately to the amount of time worked outside the home.[28]

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24 Alexander, Gaye et al. Self Acceptance, Substance Use, and Sole Support Mothers in Toronto, Toronto, 1978, p. 27.

25 Ibid., p. 29.

26 Ibid., p. 20.

27 Opportunity for Advancement. Op. cit., p. 136.

28 Guse L., et al. Winnipeg Survey of Prescription Drug (Mood-Altering) Use Among Women. Manitoba Alcoholism Foundation, October, 1976.

The relationship between stress and development of actual physical and psychological illness is being well researched at present. As for those vague symptoms of stress, precursors of actual disease, the contention here is that underlying social-environmental conditions must be taken into consideration in the design of effective health treatment programs. This requirement is particularly true of women, particularly those on social assistance. These programs must studiously avoid the "medicalization of social problems".

Quick Reference

- 40% of mothers on F.B.A assessed themselves as having poor health
- the poor in Canada have 75% of the illnesses although they are only 20% of the population
- heart attacks kill twice as many poor as non-poor
- the F.B.A. allowance makes it difficult to secure adequate nutrition
- 28.5% of a sample of F.B.A. mothers do not communicate with neighbours
- welfare recipients active in citizens' groups have a significantly lower stress level than the non-involved
- one in 4 low-income women experience depression -- a rate 5 times that of higher income women
- this association is increased for those with pre-schoolers and, further for single mothers
- symptoms of environmental stress are treated as diseases by the health industry
- women are more often prescribed tranquillizers than men (Canadian doctors are 92% male)
- tranquillizer use decreases with social contact and, further with employment
- the number of OFA participants taking tranquillizers decreased by two thirds after graduation
- fewer sole support mothers partficipating in the labour force used tranquillizers than OFA graduates
- 18% of OFA graduates rated themselves in poor health compared to 33% before the program
- 87.5% of working sole support mothers rated themselves in good health

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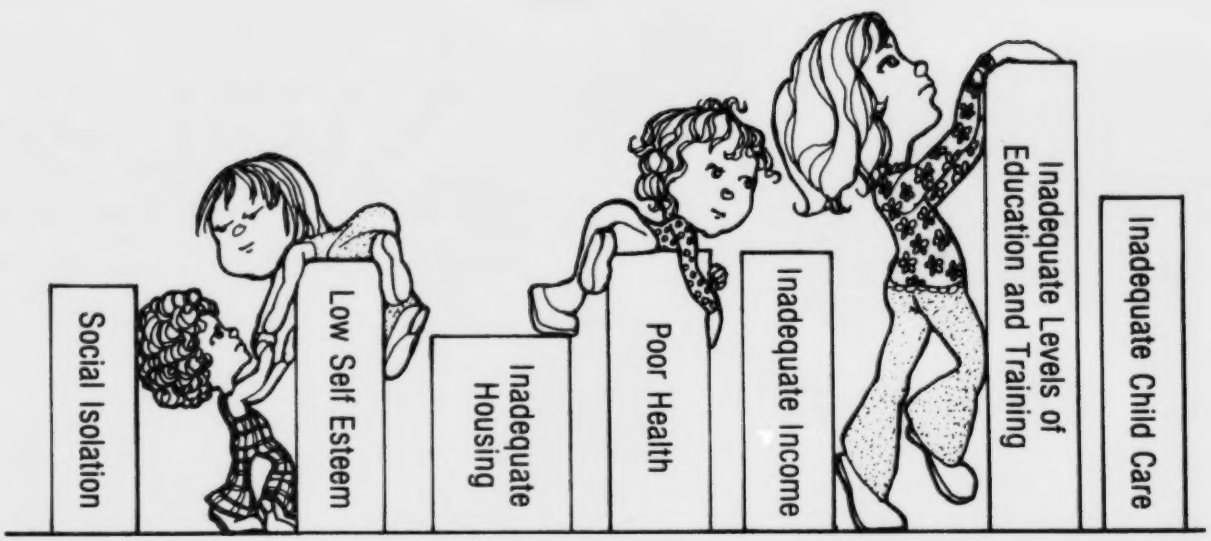
INADEQUATE CHILD CARE



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INADEQUATE CHILD CARE

A Major Barrier to Employment: What Women Say

Lack of affordable, available, accessible, quality child care is one of the major barriers blocking women on F.B.A. from moving toward economic independence. In 1973, Statistics Canada asked unemployed Canadian mothers who indicated they would prefer to work what was holding them back. One out of two young mothers aged 20 - 34 cited lack of satisfactory child care as the major reason.[1] A survey specifically of mothers on F.B.A. found that they also see 'needs of their dependent children' as the main reason for not working.[2] They concur also in their concern with 'satisfactory' child care, preferring supervised centre care to all other alternatives.[3]

> I know many women who had to change their plans because day care arrangements didn't fit with what they wanted to do. There aren't statistics on them. They just quietly fade away.
>
> (Focus on Change Worker)

Labour Force Participation of Sole Support Mothers

Concern over satisfactory child care has not prevented the sole support mother from joining the labour force. Her participation outpaces that of her married counterpart regardless of the age of their children. For example, in Ontario, in 1979, the participation rate for married women with children under 3 was 44.9%, for sole supports 50.0%.[4] For married women with children aged 3 - 5 the rate was 54.0%, for sole supports 59.1%.[5] In 1979 then, exactly 50 out of every 100 sole support mothers with children under three were working outside the home; roughly 60 out of every 100 sole support mothers with children aged

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1 Statistics Canada, Manpower Research and Development Section, "Preliminary report on working mothers and their day-care arrangements in 1973", Tables 3 and 3b, (Ottawa: Information Canada, 1975)

2 James, Jean. Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto, March 1973, p. 115.

3 Ibid., p. 95.

4 Women's Bureau, Ontario Ministry of Labour, Women in the Labour Force, Factsheet on Child Care, Update, 1981.

5 Ibid.

3 - 5 were working. In spite of this period of relative recession and lack of adequate support facilities the numbers continue to grow.

Most Sole Support Mothers Use Unlicensed Care

Like most working mothers in Metro, single mothers prefer day care centre care for their pre-schoolers second only to a reliable relative such as a grandmother.[6] Even though 80% of Metro's subsidized spaces go to children of sole-support parents with income below $9,000,[7] the majority (estimated to be 80 - 85%)[8] of sole supports do not use this preferred form of care. The Metro Toronto Day Care Planning Task Force states an additional 1,730 spaces would have to be supplied to provide 100% coverage for this group (based on a minimum estimate of one child per family).[9] The Project Child Care survey found that only 28% of sole support mothers were getting subsidies;[10] 29% used day care centres; and the majority (51.8%) were using private unsupervised non-relative care in someone else's home.[11] Project Child Care found that single mothers used the controversial non-relative sitter care more often than two-parent families who used relative care more often than did the sole supports.[12]

Inadequacy of Unlicensed Care

Project Child Care's survey of the caregivers of private, unsupervised care found a picture of basically custodial care: small numbers of

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6 James, Jean. Op. cit., Table 3-D.

7 Vyhnak, Carola. "Day care in Canada: A 'horror story'", The Toronto Star, Jan. 26, 1981, C1.

8 Canadian Council on Social Development, Women in Need, A Sourcebook. Ottawa, 1976, p. 52.

9 Metropolitan Toronto Day Care Planning Task Force, Future Directions for Day Care Services in Metro Toronto, Working Paper for Community Discussion, September 1980, p. 77.

10 Li, Selina. Options for Single Mothers. Project Child Care Working Paper #4, February, 1978, p. 23.

11 Ibid., p. 25.

12 Ibid.

children, few creative activities, and considerable television viewing.[13] In essence, the pattern of care seems to be structured more around the caregiver's own housekeeping responsibilities than the developmental needs of young children.[14] The 1973 Metro survey of mothers on F.B.A. found that even though the greatest dissatisfaction was with non-relative sitter care, 40% of these women had used it when they worked previous to becoming recipients of F.B.A.[15]

Disincentives to Using Licensed Child Care: Cost and the Means Test

In 1980, day care centre users payed on average $2,600 per year per child when not in receipt of subsidy.[16] Unsupervised sitter care is about half this amount, yet even the cost of sitter care is prohibitive for many low income earners. A Hamilton study of day care found 53% of sole-support mothers had delayed making arrangements to work because of costs. Of the parents who expressed dissatisfaction with their child care because of costs, most were sole-support mothers.[17]

To apply for subsidized day care, parents must submit to a means test often administered in the local welfare office. If earnings roughly equal expenses (as determined by a schedule of basic needs, maximum allowance for rent, debts, etc.) there is eligibility for full subsidy. Full subsidy is not free day care but $1.50 per day per family. A sliding scale of fee up to $17 per day per child is theoretically applicable, but as of June 1980, 91% of parents of children in subsidized spaces paid around the

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13 2.09 hours per day as compared to the province's guideline maximum of 1 hour per day. Johnson, Laura. Taking Care. Project Child Care, Social Planning Council of Metropolitan Toronto, April 1978, p. 130.

14 Social Planning Council of Metropolitan Toronto, Project Child Care Policy Task Force. 100,000 Children: Alternatives for Service Delivery, November, 1979, p. 14.

15 James, Jeam. Op. cit., Table 3-2, p. 90 & 92.

16 Ontario Federation of Labour, Statement on Day Care, November 24-27, 1980, p. 3.

17 Social Planning and Research Council, Day Care Needs of Children in Hamilton and District, Hamilton, 1971.

minimum amount of $1.50 per day.[18] Depending on expenses, full subsidy could apply to an annual salary up to $12,000 per year. However 80% of spaces are allocated to sole-support mothers earning below $9,000 per year. This $9,000 per year is probably near the minimum amount to make the move to employment worthwhile for a mother with one child. As such subsidized day care is largely a welfare service. Those making a slightly more adequate salary are evidently not using subsidized care. Unsupervised sitter care for sole support mothers is probably cheaper and certainly less demeaning.

Poor Quality of Licensed Centre Care

In the 1973 Metro survey of mothers on F.B.A., a hesitant 60% said they would find it acceptable for mothers of pre-schoolers to work if care for their children were provided in a day care centre. This figure may indicate that these mothers still have strong reservations even over care considered the best of the options available. Perhaps the situation is such that misgiving is warranted.

Standards may not be high enough. Howard Clifford, head of National Day Care Information Centre in Ottawa has been quoted as follows: "Too many centres now have standards that are so low that no knowledgeable daycare person could, in good conscience, recommend that parents use them."[19] Centre care in the 'quality' Metro centres apparently has deteriorated recently because of the trend in constricted funding: "provincial funding has been so sparse in recent years that wages of child care staff are unacceptably low, positions have not been filled, and facilities are in need of supplies and refurbishing."[20] Child care staff are doubling as cooks and cleaners.

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18 Metropolitan Toronto Day Care Planning Task Force, Op. cit., p. 33

19 Vyhnak, Carola. Op. cit.

20 Social Planning Council of Metropolitan Toronto, Part II: Metro's Suburbs in Transition Planning Agenda for the Eighties, September 1980. p. 190.

Staff turnover fluctuates between 20 and 35% annually. Quality of staff and program can only suffer with current salary rates that start in Metro centres at $11,500 and are substantially lower in non-profit and corporate centres.

In 1979, Canada experienced an increase in commercial centre spaces of 28% whereas public centre spaces actually decreased by 39%.[21] The Ontario Federation of Labour has criticized the situation as follows: Government non- involvement has encouraged corporations to open up chains of day care centres as a business - hamburger day care. A number of these operations have been shown to lower standards in order to increase profit, and have also lobbied the government for a lowering of staff-child ratios."[22] In 1975 per diem costs in private centres were 28% lower than in public centres mostly because of the latter's greater emphasis on quality and higher staff salaries.[23]

Inadequate Numbers of Spaces

Ontario's restrictive funding policy regarding day care provision is reflected in the inadequate (and becoming more so) numbers of both licensed and subsidized spaces. As of March 1981, Ontario licensed 59,000 day care spaces of which 22,000 were subsidized. These spaces represent an inadequate percentage of total need which is estimated to be over 260,000 pre-schoolers of working mothers in the province. The Toronto Day care Planning Task Force reported 2.7 children for each day care vacancy in Metro and projected an overall waiting list of 4,100 (24% of total Metro licensed day care) in December 1979.[24] This report also stated the need for 1,100 subsidized spaces for both under 2's and 6 - 9 year olds to bring these age groups up to their comparable percentages in the population.[25] To keep up with present

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21 Health and Welfare Canada, Status of Day Care in Canada. Ottawa, 1979, p. 12.

22 Ontario Federation of Labour, Op cit., p. 3.

23 Krashinsky, Michael. Day Care and Public Policy in Ontario, Ontario Economic Council, Toronto, 1977, p. 56.

24 Metropolitan Toronto Day Care Planning Task Force, Op. cit., p. 32.

25 Ibid., p. 77.

levels of inadequacy, that is, so as not to fall further behind, this report also saw the need for 1,359 spaces over the following 2 years to supply underserviced planning districts in Metro.[26] SPC's 5-year plan to achieve a 25% subsidized ratio of Metro's pre-schoolers of working mothers, up from the present 10 - 11%, was to mean 1,750 spaces per year.[27] The Ministry of Community and Social Services allocated Metro an additional 500 subsidized spaces the first of January 1981. Within six weeks the Metro spaces were filled since they did not even begin to fill the need.

Easing into Full-Time Work: No Child Care for Part-Time Workers

Statistics Canada, 1977, defining part-time work as under 30 hours per week, indicated that 22% of women work part-time only.[28] Of the entire labour force, 71% of part-time workers are women.[29] Part-time work, in addition to allowing women to accomodate to their childrens' needs serves a reintegrative function, particularly for F.B.A. clients: it keeps them in touch with the labour market while still at home; it provides a gradual reorientation to the world of work outside the home after years of being homebound. Three quarters of Project Child Care respondents (Metro mothers) preferred working less than 30 hours per week.[30]

It seems that the present government has only a short-term cost-benefit focus with regard to reintegration. The majority of F.B.A. clients are not helped by the recently introduced wage incentive program which is attractive only to the 'job ready': those most likely to have previous above-average educational achievement or skill attainment. This program

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26 Metropolitan Toronto Day Care Planning Task Force, Op. cit., p. 21.

27 Social Planning Council of Metropolitan Toronto. Part II: Metro's Suburbs in Transition Planning Agenda for the Eighties, September 1980 p. 192.

28 Statistic Canada, Labour Force Survey Division, The Labour Force: 1977 Annual Averages. (Ottawa: Statistics Canada, December 1977)

29 Ibid.

30 Johnson, Laura. Who Cares? Project Child Care, Social Planning Council of Metropolitan Toronto, 1977, p. 262.

involves a monthly income supplement and continuation of special assistance items like OHIP, drug and dental coverage to those who can make the immediate leap into full-time work. As full-time workers, their hours would qualify them for consideration for child care subsidy.

According to day care policy administered at the Metro level, unless the mother on F.B.A. averages at least 25 hours per week employment or upgrading time, she is not eligible for child care subsidy. Part-time working mothers, according to F.B.A. rules, are allowed to earn, deduction-free, $140 gross per month. Introduced at the same time as the wage incentive program was the seemingly better offset or tax-back rate of 50% rather than the previous 75% offset rate on earnings above the basic exemption. However, on closer examination, this 50% only applies to the next $100. Anything earned over this amount is taxed back 100%. The implications of this apparently helpful amendment are, in effect, a reduced earnings ceiling. The Ontario Status of Women Council summed up the implications:

> The impact of this measure will be to restrict the possibility of sole-support mothers wishing to enter the labour force to do so by the gradual acquiry of financial independence through part-time work into regular full-time work. The consequence of this disincentive to take part-time work may in fact be to make it more difficult for future FBA recipients to join the full-time work force without recent work experience.[31]

There is also a ceiling that restricts women from working more than 120 hours per month (averaged over four months)or 27.7 hours per week. A mother on F.B.A. can only work, on average, 27.7 hours per week, yet needs 25 hours per week of work to qualify for child care subsidy. It seems, then, there is only a narrow band of 2.7 hours per week where she would be eligible for child care subsidy without overstepping the limits of her F.B.A. ceiling.

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31 Ontario Status of Women Council, Comments on the Work Incentives Program for Family Benefits Recipients Announced by the Ministry of Community and Social Services, September 1979, October 31, 1979, p. 7.

Day care policy regarding the ineligibility for subsidy while working part-time has received considerable negative criticism from mothers on F.B.A.[32] At the same time, research also indicates that these women would like very much to be working part-time. The 1979 Hamilton study found that 58% of the F.B.A. mothers not currently working would like a part-time job.[33] Notable is the fact that of those already working part-time, 59% worked less than 80 hours per month.[34] It is unlikely then that the majority could count on averaging the required 25 x 4 1/3 = 108 hours per month to qualify for child care subsidy.

The median years of formal schooling attained by a sample of 414 mothers on F.B.A. was found to be only 9.2.[35] With regard to past employment (full-time or part-time)[36] and present part-time employment while on F.B.A.,[37] these women were concentrated in service occupations such as babysitting, waitressing, domestic or institutional cleaning jobs, and jobs in laundry or dry-cleaning establishments. Irregular and mostly part-time work of this nature seems only what they can manage given their lack of education and skills. By being denied child care these women are being further disadvantaged because of initial lack of training and educational disadvantage.

> I can't get on the move, I have to take care of my baby. If I stay home I'm a bum but if I go to work even part-time I can't afford day care.
> (Opportunity for Advancement Participant)

Instead of 'creaming' the few through the wage incentive program, tax dollars might be better spent if support services (like a more liberal day care policy) for the majority to move off welfare to employment were designed rather than catering to the expediency of facilitating the quick exit of a few.

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32 James, Jean. Op. cit., p. 110.

33 Lewis, Grace & Zubas, Loreta. A Study of Needs and Problems Relating to the Employment of F.B.A. Recipients, Report by Community Permanent Part-Time Work Committee, Hamilton, September 1979, p. 12.

34 Ibid., p. 14.

35 James, Jean. Op. cit., p. 88.

36 Ibid., p. 88-89.

37 Ibid., p. 98.

Inaccessibility of Licensed Child Care

(1) Hours:

Jobs such as cleaners, waitresses and nursing aides, which mothers on F.B.A. are most likely to obtain, characteristically require shift work involving evening-night work. Most day care centres have a rigid 7:30 a.m. to 6:30 p.m. schedule of operation which discriminates against the shift worker. More flexible hours in licensed subsidized child care are required if child care is to be accessible to low income women.

(2) Location:

Sole support mothers tend to be dependent upon public transportation. Dropping off a child and picking him/her up again at a day care centre involves time, inconvenience and extra money.

> The closest day care is three miles away. That means two transfers on the bus...I can't find a job near the day care so it's a mess.
>
> (Opportunity for Advancement Participant)

For the child, it often means lack of continuity and overlap between neighbourhood and day care playmates. The extent of geographical inaccessibility in Metro Toronto was revealed by respondents in the Project Child Care study:

> ...parents using day care centres travelled four times as far [25.5 blocks on the average] to their arrangements as did users of sitter care. One-third of the parents said there was no day care centre within their neighborhood; a majority of parents felt that their neighborhood required additional day care facilities.[38]

(3) Age of Children:

> My baby isn't toilet trained and I can't find day care.
>
> (Opportunity for Advancement Participant)

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38 Johnson, Laura. Who Cares? Project Child Care, Social Planning Council of Metropolitan Toronto, 1977, p. 286.

The participation rate of sole support mothers in the labour force with children under three has increased more dramatically, between 1975 and 1979, than that of mothers with older children.[39] However, spaces for children under three have actually declined:"While spaces for children between the ages of 2 and 6 increased by about 14 percent in 1979 after two years of decline, spaces for infants under 2 dropped by more than 25 percent."[40] Cut backs in government funding are largely to blame for this situation. Since staff salaries comprise 70 - 80% of centre budgets and high staff/child ratios are required for infants, spaces are diverted to care which allows lower staff/child ratios. Similarly, school-aged 6 - 9 year olds are a less desirable group since they present a time-consuming scheduling problem.[41] In fact, Metro's official age admissions policy seems to reflect centre preferences: "In relation to children's ages, 2-5's are given preference over 6-9's, who in turn precede under 2's in priority for admission."[42] The future does not hold out much hope of improvement. Provincial guidelines suggest raising the age ceiling of the toddler category for which there is the required ratio of 4 2/3 to 1. "This may result in a further dampening of services for the very young child."[43]

(4) Well Children Only:

Day care centres will not take care of a sick child. Neither the Canada Employment and Immigration Commission's retraining programs nor employers accomodate absenteeism of workers due to illness of children. A mother on a C.E.I.C. retraining allowance loses money for each day's absence. As for employers, if a woman's child gets sick, she must either lie about being ill herself or take time off work, unpaid, to look after the child. Missing time may cost her her job or her place in a job training program.

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39 Women's Bureau, Ontario Ministry of Labour, Op. cit.

40 Vyhnak, Op. cit.

41 Metropolitan Toronto Day Care Planning Task Force, Op. cit., p. 32.

42 Ibid., p. 9.

43 Ibid., p. 32.

> My little girl is sick today. I'm so worried about her. A neighbour is looking after her. If I stay home I don't get any money. I can't afford that.
> (Focus on Change Participant)

A Cost-Benefit Perspective

Current piece-meal policies, seemingly cost-efficient, may in the long run prove to be very costly.

For a mother with one pre-schooler, lack of day care provision was projected by one study to cost the taxpayers $72,480 over 17 years in welfare benefits and loss of taxes from lack of salary. Provision of day care over the same period would cost $10,571 (projected from 1976 to 1992), a savings of $61,909, or 585% over welfare.[44]

This savings does not include the expense of possible future social services:

> There is an unwillingness to invest in children during critical periods of their development. Many suburban children are growing into angry and alienated youth. Suburban vandalism and school violence are visible signs of a deeper malaise. Children who are neglected by the community when they are young, will place substantial treatment, corrections, and family welfare costs on future taxpayers. Many forms of adult and parental instability can be traced to childhood neglect and abuse.[45]

In times of cutbacks particularly, the cost-efficiency in the long run of proper preventive measures must be forcefully emphasized to government. Compare the $3,740 per year subsidy cost for agency day care to the following:

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44 Social Planning Council of Metropolitan Toronto. Is There An Economic Case for Public Investment in High Subsidy Day Care as an Alternative to Welfare, Research Bulletin No. 2, January 7, 1976, p. 12.

45 Social Planning Council of Metropolitan Toronto, Part II: Metro's Suburbs in Transition Planning Agenda for the Eighties, September 1980. p. 185.

> It will cost the taxpayer $12,000 a year for three years to turn a mentally troubled child into a productive adult. But if the troubled child ends up in penitentiary, it will cost about $20,00 a year to turn the same child into an explosive, anti-social criminal.[46]

Such arguments, as well as being appealing from a cost-benefit perspective, may help on a more philosophical level to convince elected and senior government officials that the child rearing role can no longer remain the sole responsibility of the contemporary family unit. "How many people can tolerate the parenting role -- or any other job -- for 24 hours a day, 365 days a year?"[47] Financial constraint and unusual degrees of social isolation make such a situation even worse for mothers on F.B.A.

> A mother who is isolated with her small child in an urban high-rise no longer has the community or family supports she could rely on in the past. As she spends day after day in a tiny apartment, seldom apart from her child and pinched by financial constraint...[48]

This scenario must be made vivid. There are societal benefits for taking collective responsibility and dire consequences if we do not.

Towards the Future

Much of the day care community agrees on the necessity of quality, affordable, available, and accessible child care as a basic right for all parents and children. 'Quality' day care as stressed by the recently formed Ontario Coalition for Better Daycare means the logical extension of the universal, publicly-funded education concept to the under sixes: "Universal access to facilities for healthy physical, mental and emotional development is the right of all children under the age of six as it is for children over that age."[49]

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46 Darroch, Wendy. "Ontario's Shame: 2,000 Children in Need", The Toronto Star, January 16, 1981. A1.

47 Leslie, Genevieve, "Childrearing as a Social Responsibility", in Good Day Care. The Women's Press, Toronto, 1978, p. 35.

48 Ibid., p. 36.

49 Ontario Coalition for Better Daycare. Daycare Deadline 1990. Brief to the Government of the Province of Ontario on the Future of Daycare Service in Ontario, November 1981, p. 3.

One theme that continues to reappear is that support services are needed to replace the erosion of the extended family. That is not to suggest exclusive design by governments. Community and parental input and responsiveness to local differences seem essential for good child care. A study describing 'day care that works' comes up with this over-arching principle. "The day care program should ultimately help to develop 'kith and kin' systems, in which people help each other. The good child care programs we studied have become extended families to the people they serve."[50]

Two popular models are described by the Social Planning Council of Metro Toronto:[51]

The first is often called the Neighbourhood Hub Model based on the metaphor of a wheel with spokes. The day care centre would centralize social, educative, and health resources at the hub of the wheel located in local neighbourhoods. The hub as well as being the administrative and resource centre, would offer a wide range of child-oriented services: all-day group care, half-day nursery, parent and child drop-in centre, care-giver and parent education, and provision of emergency and 24 hour care through liaison with licensed private-home care. The latter liaison service would solve many of the controversial issues around the recent burgeoning of licensed private-home day care (up 45% 1979 over 1978).[52] These caregivers would no longer be operating in isolation but would, as spokes of the wheel, be integrated as staff members: participating in staff training, having access to resource persons and relief staff, and having the opportunity to bring their charges to some group programs. A centre bus for outings and a toy lending service would further strengthen the attachment of spokes to the hub.

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50 Galinsky, Ellen & Hooks, William. The New Extended Family Day Care that Works. Houghton Mifflin Co., Boston, 1977, p. 169.

51 Social Planning Council of Metro Toronto. "Day Care Policy" in Aiming at the 80's, Policy and Program Guidelines of the Social Planning Council, June 1978, pp. 6 & 7.

52 Health and Welfare Canada, Op. cit., p. 12.

The second model, based on the community school concept, would make use of structures already in place by locating day care in vacant space in underused public schools. A multiservice facility would incorporate the above model of child care but would wed it to elementary education and community centre programs for senior citizens and other adults. Parenting programs for high school students would be included. This second model embraces persons of all ages and is designed to overcome problems of alienation and isolation: "the generation gap is bridged, reflecting the image of the extended family".[53]

No family needs these integrated supports of the two models mentioned above than female- headed one-parent families.

Quick Reference

- one out of two Canadian mothers wanting to work state lack of satisfactory child care to be what's holding them back
- 50 out of every 100 sole support mothers with children under 3 work outside the home and 60 out of every 100 with children aged 3 to 5
- 80% of Metro's subsidized spaces go to sole supports with income under $9,000
- 80-85% of sole supports in Canada do not use licensed group care
- the majority of single mothers in Metro use unsupervised private-home care
- 40% of mothers on F.B.A. used unsupervised private-home care previous to recipient status
- with no subsidy, day care centre rates in 1980 were $2,600/yr. per child on average
- unsupervised private-home care was half this amount
- 53% of sole support mothers delayed plans to work because of the cost of child care

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53 Ontario Status of Women Council, Towards Expanding Quality Child Care in Ontario, A Plan for Action. August 18, 1978, p. 12.

- subsidy is theoretically available on a sliding scale of $1.50 per day per family up to $17 per day per child yet 91% pay the minimum

- in 1981 salaries of Metro centre child care staff started at $11,500

- in 1979 commercial centre child care spaces increased by 28%; public centre spaces decreased by 39%

- in December 1979 there was a waiting list of 4,100 for day care vacancies

- 75% of Project Child Care mothers in Metro preferred working part-time to full-time

- mothers on F.B.A. must average 108 hours per month of work to qualify for child care subsidy

- however, these women may not exceed 120 hours per month otherwise they disqualify themselves for F.B.A.

- 59% of F.B.A. mothers with part-time jobs worked less than 80 hours per month so would not qualify for child care subsidy

- the median years of schooling of Metro mothers on F.B.A. was found to be 9.2

- most work done or being done by F.B.A. mothers are jobs which are an extension of housekeeping skills -- babysitting, waitressing, cleaning etc.

- most day care centres operate on a rigid 7:30 a.m. to 6:30 p.m. schedule

- mothers using day care centres must travel 4 x further than those using unsupervised private-home care

- although the labour force participation rate of sole support mothers with under 3's has recently jumped dramatically, licensed spaces in day care centres for under 2's has dropped

- over 17 years, the savings in providing child care over welfare to a mother with one pre-schooler would be 585%

- licensed private-home day care spaces were up 45% 1979 over 1978

- the Neighbourhood Hub Model would connect licensed private-home day caregivers to day care centres as spokes to the hub of a wheel

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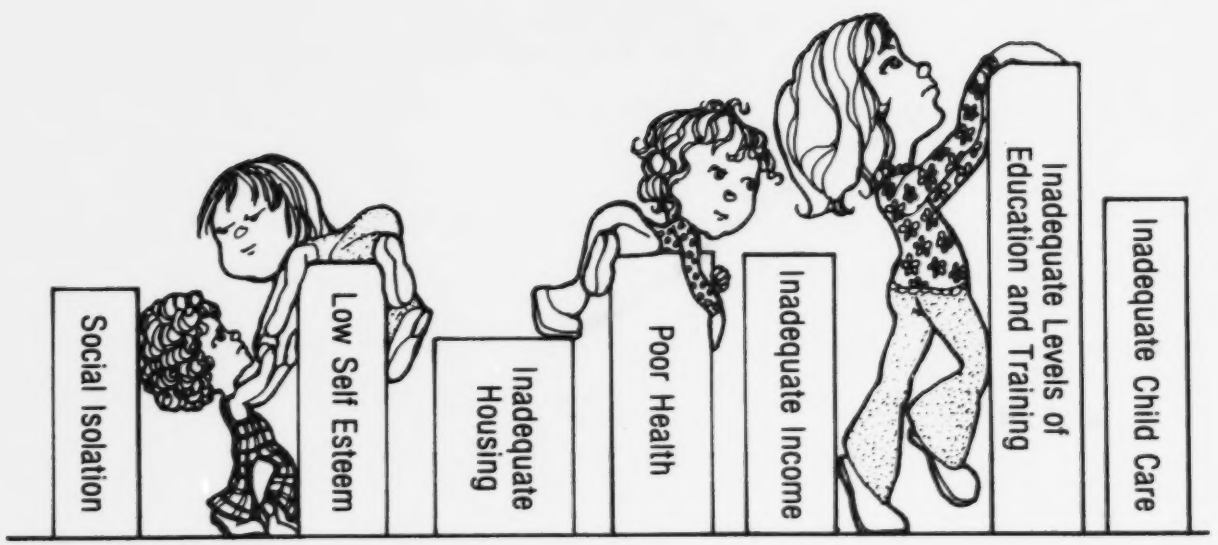
LOW LEVEL EDUCATION AND TRAINING



FACTS FOR ADVOCACY was a program Sponsored by Metro Agencies Action Committee (M.A.A.C.) and co-ordinated by its work group in consultation with women on family benefits, community workers and organizations concerned about the integrity of low income families.

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INADEQUATE LEVELS OF EDUCATIONAL AND VOCATIONAL TRAINING

Basic Education: A Need of Women on F.B.A.

The level of academic achievement of women on F.B.A. in Metro, according to a study done by the Ontario Government, was a median of 9.2 years compared to 10.1 years for all women in the Canadian Labour force.[1] Women on F.B.A. are probably more disadvantaged if compared to the educational levels of women in Metro Toronto's labour force.

> I don't have enough education to get a job that's worthwhile I nearly got a job in a store but I couldn't figure out the salestax so they wouldn't hire me.
> (Opportunity for Advancement Participant)

Census data indicates a relationship between education and participation in the work force. The 1971 Census showed, for example, that 70.6% of one-parent female family heads with grades 12-13 were working as compared to 57.0% of those with grades 9-11, and 33.5% of those with grades 5-8.[2]

While women with the lowest educational attainment might expect to have less chance of getting jobs than women with higher education, it seems they share a common experience in terms of the kinds of jobs they get. The majority of women are caught in the female job ghetto of work which is low-paying, boring, dead-end, and an extension of household duties. Women should be cautioned against the idea that formal education will automatically ensure them a desirable job unless they acquire specific job skills. A research report by a group of Hamilton women warns single women about education which does not entail the acquisition of 'indisputable' marketable skills:

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1 James, Jean. Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto, March 1973, p. 88.

2 Canadian Council on Social Development. Women in Need, A Sourcebook. Ottawa, 1976, p. 38.

> If you are a typical young woman recently out of a five year arts and science course, and you have no indisputable skills, these are the positions open to you: 1) waitress, 2) charwoman, 3) factory and 4) sales and clerical. The same positions are available to any woman who has more than grade nine, and is older than 17.[3]

Assuming that the object of efforts to achieve educational upgrading is more than intellectual development, but rather a chance to achieve economic independence, the considerations above are vital.

There are very real non-economic benefits of education: informed social participation, socio-political involvement, advocacy, and the worth of study for its own sake:

> I can't read very well but I don't let people find out. My kids are embarrassed because I can't read or write. I want to go to school so my kids won't be ashamed of me when they get older.
>
> (Opportunity for Advancement Participant)

Future Trends: The Labour Force

A labour force survey by Statistics Canada in 1977 showed 38% of employed women to be in clerical work and 10% in sales.[4] However, trends indicate that women in the near future will not be able to count on the traditional female job ghettos for employment.

A three-day conference held by Labour Canada, March 1981, forecasted a gloomy picture for clerical work -- the while-collar jobs which education seems to promote for women: "Speakers from around the world said much the same thing: Computers that talk to each other - and 'intelligent' typewriters - will make secretaries and filing clerks

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3 Hamilton Regional Women's Research Collective, The Single Woman's Book. July 1975, p. 30.

4 Statistics Canada, Labour Force Survey Division, The Labour Force: 1977 Annual Averages (December 1977). (Ottawa: Statistics Canada, 1977).

an endangered species within five years."[5] "Jobs for secretaries should fall 17 per cent by 1990 and for filing clerks 40 per cent, with most of the victims being women."[6]

The new electronic and computer chip technologies will, in fact, endanger any job which is monotonous and easy to automate. A switch to self-service in stores and introduction of automatic tellers in banks will eliminate many sales and banking functions.

The labour market of the near future requires more 'technical' white-collar jobs such as word processing operators, bookkeeping machine operators, computer operators and programmers.

In the blue-collar area there is a need for skilled labourers, non-traditional jobs for women. A current demand crisis has developed because of the aging of present workers and low immigration rates to replace them. "Already, tool and die makers, moulders, welder-fitters and machinists are in short supply, and will be in even greater demand in the future."[7]

Current Programs: Basic Education and Vocational Training, Canada Employment and Immigration Commission (C.E.I.C.)

(1) Basic Training for Skill Development (B.T.S.D.)

Although secondary school courses are available through the Ministry of Education (full-time day classes, night, and correspondence), this can be quite a lenghy process and does not offer the range of related supports which enhance the possibility of success. The federal C.E.I.C., through its Canada Manpower Training Programs (C.M.T.P.), purchases seats in community colleges for accelerated programs of upgrading

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5 Miller, Jack. "Working women face crunch as computers take over", The Toronto Star, March 30, 1981, p. A1.

6 Ibid., A6.

7 Jobs for Your Future, Supplement to The Toronto Star, February 1, 1981, p. 32.

(maximum 52 weeks). However, these are not upgrading programs per se. They are designed to bring candidates up to the academic performance level required for a certain course they have applied to take. Many of these skill training programs under C.M.T.P. require completion of grade ten before entry, particularly those programs traditionally chosen by women. College-offerred female professions may require more. Grade 12 is required for child care workers and nurses, for example.

Canada Manpower Training Programs fall under the federal government's Adult Occupational Training Act (A.O.T.A.). The objectives of these programs are (1) to locate a job for the applicant or improve the trainee's earning potential and (2) to fill the skill and priority requirements of industry. One of the major difficulties mothers on F.B.A. have (in common with many re-entry women) is that if applicants already have a marketable skill, typing for instance, they are considered ineligible for retraining under the Act. Moreover, there has been a recent policy shift away from basic education. The federal government argues that, keeping in tune with the original intent of the A.O.T.A., the federal government should not have to pick up the pieces regarding failure, first time around, in the provincial education system. From this point of view then, it was unacceptable that in 1975, 33% of 'institutional' training funds were going to B.T.S.D. and 50% of all C.M.T.P. funds were going to persons below the poverty line. Programs were becoming too much of a welfare service. Accordingly, a review in 1976 resulted in the following policy shift:

> ...training funds will be reduced for BTSD and Language programs and expanded for Occupational, Apprenticeship, and Industrial programs.[8]

As per the following figures in 1975, the two programs to be cut-back, Language Training and Basic Training for Skill Development, had heavy

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8 Canada Employment and Immigration Commission, The Canada Manpower Training Programs: a Policy Review. Ottawa 1977, p. 23.

female enrollment (over 50%):

Canada Manpower Training Programs
Institutional and Industrial Trainees
1975[9]

	percentage female
Institutional Trainees (Community Colleges, etc.)	
Total full-time enrollment	32.7%
Skill training programs	37.8
Language Training Programs	52.3
Basic Training for Skill Development	53.8
Apprenticeship Programs	2.2
Industrial Trainees (On the Job Training)	26.4

Basic Training for Skill Development had three levels. Level 1 (grades 1-6) has now been phased out. Level 111 (grades 11 & 12) is provided now only under exceptional circumstances. Level 11 (grades 7-10) is still provided. However, for those who need to complete this whole span from grade seven to ten within the allotted 52 weeks, it is a totally unrealistic expectation. The B.T.S.D. program was originally designed to take 36 weeks to complete grades 7 and 8, and 32 weeks to complete grades 9 and 10, a total of 68 weeks.

Candidates for C.M.T.P. Skill Training programs must prove performance at a certain grade level on an entrance test despite their formal educational record. Original educational disadvantage, years of isolated child-rearing, skills and knowledge gone rusty, and a low level of self-esteem contribute to low test performance by mothers on F.B.A. Not only do they face the block of not testing high enough for entrance, additionally, if they do qualify, they have to complete an unrealistic amount of work in 52 short weeks (or even less, considering the present Metro situation).

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9 Canada Employment and Immigration Commission, unpublished Statistics, Program Analysis Division, Employment Training Branch-PAD-78-135, p. 144.

The short time span of the original program discriminated against the disadvantaged academically but, since the policy change, the likelihood of 'creaming' the already educationally advantaged seems even more likely.

> I dropped out of school so can't qualify for job retraining programs.
>
> (Opportunity for Advancement Participant)

(2) Occupational and Skill Training in Educational Institutions

In 1978 38.9% of the labour force was female. In 1977-8, a deceptively impressive 38.4% of C.M.T.P.'s occupational skill trainees were female.[10] It is necessary to ask what the occupations are that women are trained for within this program. Women are still encouraged to select the more traditional female job categories apparently.

> In the traditional male occupations (i.e. non-traditional for women), there is a wider variety of CMTP programs which can be completed within the 52 week limit. But since women are not normally hired in these areas, they are not often referred for these training programs.[11]

Target quotas for females in non-traditional areas are sometimes referred to as 'goodness-of-heart', that is, once the target quotas are reached no more women are referred to that program.[12] Figures for 1977-8 reveal the following:

> ...female trainees are receiving training in traditional women's occupations. Almost 58.8 per cent of all female trainees were being trained for clerical positions ... There is evidence that Employment and Immigration is channelling women applicants into these occupations, as only 25.2 per cent named their previous occupation as clerical.[13]

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10 Ibid.

11 MacKeracher, Dorothy. Roadblocks of Women's Learning: Issues for Advocacy, Canadian Committee on Learning Opportunities for Women, Toronto, November 1978, p. C-55.

12 Ibid., p. C-53.

13 Pearson, Mary. The Second Time Around: A Study of Women Returning to the Work Force. Canadian Advisory Council on the Status of Women, Ottawa, April 1979, p. 47.

Moreover, this 58.8% of female occupational skill trainees being trained for clerical work far exceeds the percentage of women actually employed in clerical work in the Canadian labour force: in 1977 it was only 38%.[14] Do the graduates then find employment?

> An analysis of graduates of Manpower institutional training programs shows that of the 1976 graduates who responded to the survey, those from clerical skills courses had one of the poorest employment rates. Only 58 per cent of clerical graduates found employment as compared to the overall employment rate of almost 65 per cent for all occupational courses.[15]

The traditional argument, that women should be directed into clerical training because of market demand, appears to be invalid.

In promoting this area of traditional skill training for women, it seems that both cardinal objectives of the Adult Occupational Training Act are violated, that is, (1) to get the trainee a job or improve earning potential and (2) to fill the skill and priority requirements of industry. The clerical area has always been a low-paying field and now its future looks bleak with the advent of micro-chip technology. Rechanneling of trainees will have to occur and hopefully into more lucrative areas. The solution for mothers on F.B.A. has been obvious to a few for some time:

> One federal Department of Labour official suggested in an interview that the only real long-term solution to the economic plight of these women lies in extensive retraining in professional and other well-paying jobs - not in traditional "women's work" such as typing, which tends to be low-paid because it is women's work.[16]

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14 Statistics Canada, Labour Force Survey Division, Op. cit.

15 Pearson, Mary. Op. cit., p. 48.

16 International Women's Year Secretariat Privy Council Office. To See Ourselves. "The Disadvantaged Woman",Ottawa: Information Canada, 1975, p. 116.

Since 1977-78, the C.E.I.C. has had target quotas of 15% female referrals to courses identified as non-traditional. The six demand occupations are machinist, auto body repair, tool and dye maker, farm equipment mechanic, motor vehicle mechanic and heavy duty equipment mechanic. In spite of these targets and all logic to the contrary, streaming into traditionally female courses continues. Traditional sexist attitudes of employers about women's work is a major factor. Getting accepted into and then completing a non-traditional C.M.T.P. course is difficult enough, but are there jobs available to women in these fields?

> ...getting into a non-traditional CMTP program is one thing, getting hired is another. At present only those women who finish at the top of their class are hired and these women are likely to have been partially trained and relatively well-educated to start with.[17]

(3) Apprenticeship and Industrial 'On-the-Job' Training

The picture is equally bleak for female participation in the other two categories of C.M.T.P., apprenticeship and industrial training, although they seemingly hold promise for breaking into non-traditional employment.

> I wish I could learn on a job, I just can't go to school.
> (Opportunity for Advancement Participant)
>
> I've always taken care of my kids. I don't have any skills to get me a job.
> (Opportunity for Advancement Participant)

Apprenticeship training normally involves working under the supervision of a qualified trades person three to five years and attending classes twelve weeks per year. Referring back to the previous table, in 1975, only 2.2% of apprenticeships were female. Of these roughly 80% were hairdressing trainees, a traditional women's service occupation.[18]

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[17] MacKeracher, Dorothy. Op. cit., p. C-53.

[18] Ibid., p. C-28.

As per the previous table, in 1975 26.4% of industrial trainees were female but statistics show that most of these women were already employed and unionized before being subsidized to upgrade their skills through this C.M.T.P. program. Employers have been criticized for misusing this program to help defray the costs of upgrading their workers' skills. According to C.E.I.C. regulations for industrial training programs, prior employment is not a requirement but only promise of a job. Agencies have, through tough advocacy, managed to find entrance recently for a few mothers on F.B.A. into this program.

(4) Introduction to Non-Traditional Occupations (I.N.T.O.)

New programs, with training allowances attached, which encourage women's entrance into non-traditional jobs, are being introduced through federal-provincial collaboration.

> "Introduction to Non-Traditional Occupations" is a full-time, eight-week course designed as an orientation to non-traditional jobs for women. The course contains modules on confidence-building, coping with the dual role of homemaker and worker, labour legislation, budgeting and financial management, assertiveness training, labour market information and job search techniques. A significant part of the course consists of plant tours and actual "hands-on" exposure to non-traditional jobs at the workplace.[19]

Recent research on a sample of 31 graduates of the Thunder Bay I.N.T.O. program showed 77% to be employed, 59% in non-traditional work.[20] Although 23% before the program had an interest in non-traditional work, 45% just "wanted something different" to escape the female job ghetto.[21] Some had in fact been hired through contact with employers during the three and one-half weeks of job placement. A large percentage felt encouragement in the program promoted growth of an assertive attitude necessary for survival in male-dominated fields.

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19 Pearson, Mary. Op. cit., p. 49.

20 Women's Programs, Confederation College of Applied Arts & Technology, I.N.T.O., Introduction to Non-Traditional Occupations, February 1980, Research Report, p. 57.

21 Ibid., p. 56.

> They expressed that, because of I.N.T.O. they were able to develp self-confidence and self-awareness. They had attained an assertive attitude, an understanding of their rights as an individual and were able to cope in non-traditional fields of work ... They stated that the job search skills they develped from the program were very beneficial in attaining employment and that just the encouragement from I.N.T.O. to enter into non-traditional work gave them the initiative to actually attain employment in male-dominated fields.[22]

This program seems, however, to only marginally reach women on F.B.A. Although 64% of this sample had not completed high school,[23] only 14%[24] were sole-support parents.

The 'Creaming' Tendency of C.E.I.C. Policy

Canada Manpower Training Programs statistics for 1977 show female trainees to be 62.7% under 30 years of age, 80.6% single or married, 79.8% with no dependents, 24.2% with less than grade 9 education, and 23.8% entering from a non-working status.[25] A picture unfolds of the woman least likely to be in a C.M.T.P. program: "The type of woman least likely to be in a CMTP program is older (over 30 years); divorced, separated or widowed; has one or more dependents; and has little education. That is, disadvantaged, sole-support mothers."[26]

Recent Canada Employment and Immigration Commission policy shifts discussed above have deeply accentuated the tendency to 'cream' the already advantaged. The problem will probably compound itself when hiring practices become more selective due to continued recession and when the predicted constriction of women's traditional jobs occurs. Because of present policy only the young, recently experienced, educationally advantaged will be able to capitalize on new opportunities.

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22 Ibid., pp. 59 - 60.

23 Ibid. p. 54.

24 Ibid., p. 53.

25 CEIC, Program Analysis Division, Employment Training Branch, Unpublished statistics, PAD 78-135, 78-144, 78-224, 78-256, 1977-78.

26 MacKeracher, Dorothy. Op. cit., p. C - 26.

Lack of Coordination between Federal and Provincial Policy

(1) Purpose of C.M.T.P. Allowances

The federal C.M.T.P. training allowance is deducted 100% from provincial F.B.A. in contradiction to its stated purpose:

> The basic allowance was never considered to be an income maintenance allowance but, rather, an incentive allowance; one that covered the out-of-pocket expenses of taking training, but no basic income maintenance.[27]

In tune with this official statement from C.E.I.C. regarding the purpose of the C.M.T.P. allowances, the Canadian Committee on Learning Opportunities for Women (CCLOW) recommended in their May 1979 brief:

> That such women be eligible for additional training allowances from the Dept. of Employment & Immigration to cover the extra costs of Manpower training (daycare, babysitting, transportation, school supplies, minimum additional clothing and lunches).[28]

(2) Transitional Financial Gaps

Lack of coordination is a major problem for women when they are moving from participation in provincial government programs to federal government sponsored programs and vice versa. For instance, there is often a six-week gap between B.T.S.D. programs and skill training. Provincial F.B.A. fills in the gap but rather awkwardly, particularly for those with no other resources or savings. Payments from C.E.I.C. are made every second week whereas payments from F.B.A. are made once monthly and retroactively. If a C.M.T.P. student leaves B.T.S.D. mid-month, she may have to wait 6 weeks before receiving an interim F.B.A. cheque. Experience indicates, more often than not, that the cheque is

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27 Manion, Deputy Minister of Employment and Immigration, Standing Committee on Labour, Manpower and Immigration, Nov. 16, 1978. As quoted in the following p. 9.

28 Canadian Committee on Learning Opportunities for Women. Cutbacks to Training Allowances and Outreach Programs: Their Impact on Women. A Brief. May 14, 1979, p. 10.

for one month only. The residual two-week cheque often comes later. This practice is rationalized on the basis that computer processing restricts correction of the situation.

Such hardships as the above indicate the importance of coordinating federal and provincial assistance programs to encourage, not discourage, use by mothers on F.B.A. of present C.M.T.P. programs.

(3) Advocacy Can Effect Coordination

A major change in the area of federal-provincial coordination was effected recently through vigorous adv ocacy by Programs like Focus on Change. Until recently a woman would have to relinquish her place on F.B.A. when on a C.M.T.P. allowance thus losing her the right to the ancillary benefits like OHIP, drug and dental coverage. Furthermore, if it was necessary to re-apply for assistance, application had to be made to Metro's General Welfare Assistance meaning often a wait of over six months for reinstatement with F.B.A. This was a serious disincentive to her taking the course in the first place. Because of advocacy, women no longer go off F.B.A. when in receipt of a C.M.T.P. allowance. If there is no difference in the two rates, women still receive a token $2 payment from F.B.A. to allow eligibility for the supplementary extras. Such a major change gives hope for further advocacy efforts.

Successful Models of Basic Education

Results of the I.N.T.O. program demonstrate well that women progress toward goals as self-esteem and problem-solving life skills increase. Similarly, there is some research available that indicates that those able to participate in academic upgrading programs which include the opportunity to learn "psychological skills and learning to learn skills tend to have lower drop-out rates, to achieve better grades..."[29]

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[29] MacKeracher, Dorothy. Adult Basic Education for Women: A Model for Development. Canadian Committee on Learning Opportunities for Women, Toronto, 1978, p. 72.

Lynne Newton, a social worker who has done extensive research into problems of sole-support mothers, picks the YWCA's Focus on Change as her favored model of educational upgrading for F.B.A. mothers:

> An appropriate model is the YWCA's program "Focus on Change" which combines the necessary services of life skills training, vocational guidance, educational upgrading and some vocational skills training. The educational upgrading consists of small classes of sole support mothers, each on an individualized study program under the supervision of a qualified adult educator and volunteer tutors.[30]

There is the opportunity in such a program for peer-group supports the benefits of which are reflected in this comment,

> I really feel better talking to women in this group. It sure helps to know you're not the only one.
> (Focus on Change Participant)

Metro Social Services runs a similar but even more unstructured program offering upgrading from 0 - grade 10. A full-day, year-round program, it is unstructured to the extent of allowing students to drop out and re-enter and to attend as often and as many hours a day as they are able. The students set their own goals and work at their own pace. There is a strong sense of community, students helping each other and sharing knowledge. Teachers, several with special education certificates, are chosen for their personal qualities with emphasis on the extent to which they value social interaction as integral to the learning experience. Metro indicates that sixty-five per cent of participants find jobs.[31] However, program director Nellie Ancheta-Smith emphasizes the 'social' aspect as being of greatest value: "'Its a community we have here and we show great respect for one another. We don't set a time limit on their progress.'" "'The most important thing we teach here is self-confidence.'"[32]

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30 Newton, Lynne. Employment, Social Assistance and Sole Support Mothers in Ontario, M.S.W. Thesis, Carleton, Ottawa, 1977, p. 9.

31 Crawford, Trish. "He made it from welfare to a career", The Toronto Star, Nov. 8, 1977, B2.

32 Ibid.

Successful Models of Direct Job Placement

Experimental projects have demonstrated the critical role of social and personal supports in the process of direct transition from a housebound status to jobs.

The 6-year U.S. Nationally Supported Work Demonstration Project offered a full-year of work in a semi-structured environment to welfare mothers. Levels of job pressure were gradually increased under careful supervision in each of the placements. Peer-group support was possible since placement was not as isolates but in groups of others sharing similar labour market disadvantages. A research report on a sample of 34 graduates of Supported Work describes the common experience of original ensnarement in the welfare trap and how major outside supports were needed to spring its tenacious jaws:

> Once they became welfare recipients, the women developed an emotional dependence that was difficult to overcome. The lack of money and outside obligations kept them housebound for the most part of every month, which reinforced certain stereotypical characteristics. They claim that they grew lazy, fat, dull, and withdrawn, having no activities beyond watching television and doing housework. They could not have gotten out of that cycle by any route, except to have been recruited for and handed a job. It appears important that this first job was easy to keep and was one where others understood the life situation of being on welfare.[33]

Apparently 30% of welfare mothers left Supported Work with permanent jobs, some of them non-traditional and all financially rewarding enough to make the leap worthwhile.

Closer to home, the work activity 'Project 90' of the Social Services Department, Region of Peel, combined the YWCA life skills component with work placement of 10 weeks duration. Now Project 1000, placements are made singly with receptive employers with whom communication channels are kept open. One day a week participants are brought together for the life skills component where the emphasis is on 'process' or acquisition of

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33 Danziger, Sandra. From Welfare to Work: Women's Experiences in a Public Job Program. University of Wisconsin-Madison, Institute for Research on Poverty, Discussion Paper, May 1980, p. 48.

general problem-solving skills, although specific skill training like money management are also scheduled. Other resources available are personal and career counselling. Statistics of the 71 graduates of the first group are impressive: 46% are working full-time, 4% have returned to full-time education, and 17% are enrolled in vocational training.[34] Impressively, 10 of the 12 in vocational training are in non-traditional courses. Success of this project is measured in the evaluation report as much by the reported gain in self-confidence by graduates as by the more tangible attainment of economic independence:

> The women who participated in Project 90 Plus are given resources and information, are involved in a positive, non-threatening Life Skills group, receive a "hand-up" through their work placements and a dramatic change occurs. These women are motivated, have a sense of direction, and are able to take on a meaningful role in our society, as well as, be economically self-sufficient.[35]

A Promising Trend

Once an assertive stance to one's environment is developed through such programs as the above, initiative in job creation could well come from the women themselves.

Consider the following success story of mothers' on F.B.A. creating a co-operative business in which they have some say in administration. In 1978 a group of mothers on F.B.A. in Kingston, Ontario set up a clothing manufacturing business to make specialized garments for the elderly and disabled. They used a LEAP grant as seed money. Volunteer professionals from the community serve on the board but the enterprise is employee-owned and runs on egalitarian principles. The LEAP grant designed for job creation not community economic development projects like this one, was cumbersome at first but, "By early 1980, however, Comfort Clothing had overcome many of its early problems: a more suitable location had been leased; and, a shiny catalogue was available, displaying high quality clothing, that is both functional and attractive."[36]

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34 Department of Social Services, The Regional Municipality of Peel, Project 90 Plus Evaluation Report, July 1980, p. 17.

35 Ibid., p. 29.

36 Wismer, Susan & Pell, David. Community Profit Community-Based Economic Development in Canada, Toronto, Is Five Press, 1981, pp. 26-27.

Towards the Future

Whether for basic education, vocational training, or job creation, an integrated package of in-program and community supports seem to work best. In-program supports such as information provision, psychological support, and re-education to develop assertive problem-solving skills seem essential. Accompanying such built-in components should be community outreach services "to include counselling, information and referral services; assistance in obtaining financial support, child care services and transportation; and training for administrative and counselling personnel in working effectively and empathetically with undereducated women."[37]

However well-fortified with assertiveness skills, it cannot be expected that mothers on F.B.A. can individually take on the huge machine of government bureaucracy which includes the C.E.I.C.'s increasingly more constrictive policies toward the disadvantaged. Voiciferous advocacy on their behalf plus group consciousness-raising and organizing for self-advocacy are a must.

Interesting on this final note of consciousness-raising and self-advocacy is a study done recently in B.C. on re-entry womens' evaluation of C.E.I.C.'s services.[38] To the closed questions regarding comfort in talking to the C.E.I.C. counsellor and satisfaction with the counsellor's understanding of their needs and feelings as re-entry women, the majority responded positively. However, the open-ended question asking, "How do you feel services here could be better for people like yourself?", seemed to free their thoughts from the narrow conceptual box of individual reference in expansion in empathy to the whole category of people like themselves.

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37 MacKeracher, Dorothy. Adult Basic Education for Women: A Model for Policy Development. Canadian Committee on Learning Opportunities for Women, Toronto, 1978, p. 72.

38 Zimmerman, Lillian. Women in Transition: The Social and Economic Needs of Women Returning to the Labour Force. M.S.W. Thesis, University of British Columbia, School of Social Work, June 1979.

An outpouring of responses were particularly in favour of peer counselling, emotional support services, availability of information and greater training opportunities. "A possible explanation of this seeming contradiction may be that these clients had limited expectations of the counselling services available to them at the C.E.C.'s [Canada Manpower Centres]: client's expectations of available counselling did not match their actual, unexpressed needs. Stating the question to them in terms of 'for people like yourself' allowed a conceptualization of a sense of collectivity for these women, who had come as individuals seeking individual solutions to what they perceived as individual needs and problems."[39] It seems then that effective self-advocacy requires consciousness-raising to the perspective of experiencing hardships collectively which would indicate the importance of peer and self-help groups.

Quick Reference

- women on F.B.A. had a median academic achievement of 9.2 years compared to I0.I years for women in the Canadian labour force
- 70.6% of sole support mothers with grades I2-I3 were working, 57.0% of those with grades 9-II, and 33.5% of those with grades 5-8
- while a greater per centage of women with higher education work, most women tend to be concentrated in a female job ghetto: in I977 38% of employed Canadian women were in clerical work, I0% in sales
- micro-chip technology will endanger many of the boring, easy-to-automate jobs characteristically done by women
- job opportunities will be prevalent in more 'technical' white collar jobs and in non-traditional jobs in the blue-collar trades
- the C.E.I.C. is cutting back in basic education and language training programs largely used by women
- within basic education, offered by C.E.I.C., grades I-6 are no longer provided and grades II & I2 rarely
- only 52 weeks (or less) are allotted to complete grades 7-I0
- although in I977-78 38.4% of occupational skill trainees were women, 58.8% of these were in clerical courses; of these only 25.2% were previously in clerical jobs
- of I976 C.M.T.P. graduates an overall 65% found employment, but only 58% of graduates of the clerical courses found jobs

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39 Zimmerman, Lillian, Women in Transition: The Social and Economic Needs of Women Returning to the Labour Force, University of British Columbia, School of Social Work, June, 1979, Paper available through C.C.L.O.W.

- C.M.T.P. non-traditional programs, since 1977-78, have had female target quotas of 15%

- in 1975 2.2% of C.M.T.P.'s apprenticeship placements went to women

- of this 2.2%, approximately 80% were hairdressing trainees

- 26.4% of C.M.T.P.'s industrial or on-the-job trainees were women but most already had jobs and were unionized

- Introduction to Non-Traditional Occupations (I.N.T.O.) programs are eight weeks of hands-on exposure, confidence-building, assertiveness training , and job search techniques

- 77% of graduates of an I.N.T.O. program found jobs, 59% in non-traditional work

- only 14% of graduates were sole support mothers

- the type of woman least likely to be in a C.M.T.P. is the disadvantaged sole support mother

- the federal C.M.T.P. training allowance is deducted 100% from provincial F.B.A. in contradiction to its intended purpose of being an incentive allowance

- the C.M.T.P. allowance payment schedule does not easily synchronize with the F.B.A. payment schedule

- because of advocacy efforts, women no longer go off F.B.A. when in receipt of a C.M.T.P. allowance

- successful programs of basic education have components of problem-solving skills training, opportunities for peer group support, and empathetic treatment by instructors

- successful programs of direct job placement involve similar components with gradual increase of job pressure

- 46% of the first group of graduates of Project 90 found jobs, 4% returned to school, and 17% entered retraining programs

- one group of mothers on F.B.A. created a successful co-op clothing manufacturing business

- a group of C.E.I.C. women clients were more critical of the services when questioned in such a way that they were being asked to help out others like themselves

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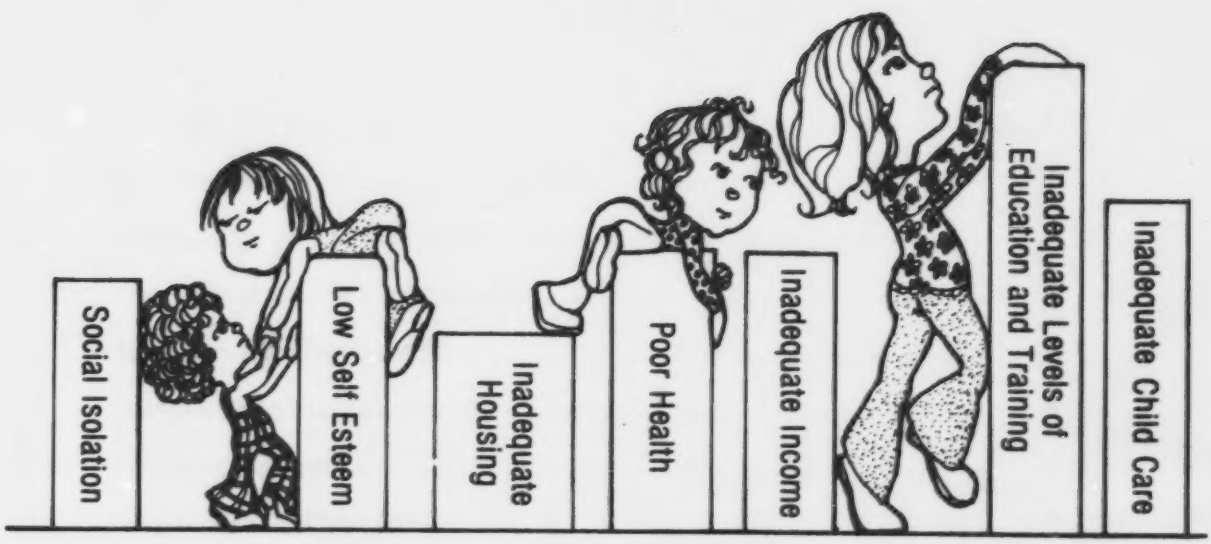
INADEQUATE HOUSING



FACTS FOR ADVOCACY was a program Sponsored by Metro Agencies Action Committee (M.A.A.C.) and co-ordinated by its work group in consultation with women on family benefits, community workers and organizations concerned about the integrity of low income families.

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INADEQUATE HOUSING

Affordability

The key factor enabling acquisition of a good place to live for every person including a single mother is money. Current market rates for housing are discouraging. To find adequate housing is virtually impossible for a low income person under existing market conditions.[1] The Ontario Welfare Council and SPC cite the February 1981 market rate for adequate private housing for a mother with three children (aged 3, 6, and 8) to be $380 per month in Metro Toronto.[2] The government recommends that only 25% of income be spent on shelter. Thus, a working mother would need to have a gross income of $18,240 per year to meet this 25% limit. In February 1981, this woman with three children on F.B.A. received a shelter allowance of $180 per month (out of a total allowance of $542). If the sum of $380 is required for rent, the balance of $162 would be the total remaining for food, clothing and all other expenses. The Ontario Welfare Council and SPC conclude that this woman would not sacrifice to this extent for adequate private housing so, if not in subsidized housing, then, by definition, she is in inadequate housing.[3]

If this mother manages to find subsidized housing, then the rent would be no more than $180. However, the Ontario Welfare Council and SPC state that only 30.2% of FBA/GAINS-D recipients are in Metro subsidized housing.[4] Similarly, a 1973 study by the Ministry of Community and Social Services of mothers on F.B.A. in Metro indicated that 34.6% of renters were in subsidized housing.[5] Therefore, if this sample is representative, the majority of mothers on F.B.A. are renting from a private landlord.[6]

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1 Canadian Council on Social Development, Women in Need, A Sourcebook. Ottawa, 1976, p. 70.

2 Ontario Welfare Council & Social Planning Council, ...And the Poor Get Poorer, Toronto, February 1981, p. 30.

3 Ibid., p. 32.

4 Ibid., p. 34.

5 James, Jean, Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto, March 1973, p. 158.

6 Ibid., p. 186.

There has been a freeze on the expansion of Ontario Housing Corporation (O.H.C.) public housing since 1974. City nonprofit housing and cooperatives are the only low rental housing coming on the market. Alderman Gordon Cressy labelled the low rental housing situation in September 1980 as being in crisis, with 3,000 applicants then on O.H.C.'s waiting list and 6,000 waiting for city housing.[7]

Discrimination

Landlords discriminate against families headed by sole-support mothers. First, as women, they are assumed to be only tenuously able to live independently. Second, such families, although statistically now one in ten, do not conform to society's anachronistic image of the traditional stable family. (The stereotype is of unmanageable children, damaged property, and immoral social conduct.) Third, these female heads of families, being poor, are likely to have little job security, and to be on and off welfare or unemployment insurance, thus constituting an unstable source of rent. "All low-income families are confronted by these attitudes, but large families and one-parent families are singled out as particular victims of such prejudices."[8]

Inadequacy of Private Rental Housing

In a study done by the Ministry of Community and Social Services, the most common type of private rented housing was an apartment in a non-high-rise apartment building.[9] The physical features of such housing which were most frequently listed as undesirable by F.B.A. mothers were heavy traffic, noise, and location in a downtown or industrial location.[10] Although overcrowding (measured by rooms per person) seemed not to be a problem for women on F.B.A. in this study,[11] it

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7 Louttit, Neil, "Evicted mom and babies to move in at City Hall", The Toronto Star, Sept. 14, 1980, p. A3.

8 National Council of Welfare, One in a World of Two's, Ottawa, April 1976, p. 25.

9 James, Jean, Op. cit. p. 170.

10 Ibid., p. 178.

11 Ibid., p. 170.

it appears to be common in other studies. "Women with children are often forced to take accommodation which is too small, due to lack of suitable accommodation or inability to pay for it."[12] Doubling up, sharing units, or taking in roomers, 75% of whom were relatives, involved 20% of the Ministry sample.[13] Poorly heated, poorly insulated, poorly maintained units, cockroaches and damp basement apartments are all too common.

Inadequacy of Public Housing

"To the extent that either is preponderant, it appears, on the basis of a number of research studies, that the social dimensions of residential satisfaction exercise greater influence than the physical dimensions."[14] The superior community facilities and services, more varied and positive influence of neighbourhood peer groups, and adult role models of private housing sharply contrast with the image of ghettoized public housing. Tenants themselves support this bias. In one study, 74.8% of mothers on F.B.A. in private housing saw themselves living in a good place for child rearing as opposed to 37.9% of those in public housing.[15]

Suburban Housing Ghettos

The City of Toronto is presently committed to a program objective of scattered and integrated forms of low-rental housing as opposed to the formerly more concentrated O.H.C. and low-dividend units. However, suburban development of any type is at a standstill. The last O.H.C. project was completed in 1976. At that time, 52.5% of O.H.C. developments were in the suburbs.[16] In 1978, 71.1% of limited dividend (C.M.H.C.) units were also in the suburbs.[17]

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12 Canadian Council on Social Development, Op. cit., p. 69.

13 James, Jean, Op. cit., p. 165.

14 Ibid., p. 172.

15 Ibid., p. 177.

16 Social Planning Council of Metropolitan Toronto, Metro's Suburbs in Transition, Part 1: Evolution and Overview, Toronto, April 1979, p. 124.

17 Ibid.

The suburbs were originally designed in the late 1950's to provide ground level dwellings for the two-car family. As such, these suburbs are particularly inadequate for concentrated, often isolated, O.H.C. developments, being served by insufficient public transportation services and noted for their absence and/or inappropriateness of community and recreational services. The O.H.C. developments within the suburbs "remain socially separate in states of tenuous co-existence"[18] with more affluent neighbourhoods. One-parent families (of which 90% are headed by women) are particularly concentrated in the suburbs, the percentage rising from 11% to 15% of all families with children there between 1971 and 1976.[19] In 1978, living in the suburbs were 72% of all children in O.H.C. developments and 47% of children of families on social assistance in Metro.[20] O.H.C. suburban developments are often high-rise apartment buildings. By 1976, 40% of Metro's children aged 0 - 5 were apartment dwellers of whom 60% were living in the suburbs.[21]

Socio-Psychological Impact

Research has been done on the impact of 'space' on self-image and sense of identity. Studies refer to the anonymous sterility of public housing developments and conceded that "high-rise apartments violate the self-image of the resident as a separate and unique person of worth and dignity."[22] The SPC's findings in a survey of families in high-rise apartments (May 1973) indicated that 50% were negative about raising children in high-rises, 19% positive,[23] while 75% agreed that families

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18 Social Planning Council of Metropolitan Toronto, Op. cit., p. 125.

19 Ibid., p. 147.

20 Social Planning Council of Metropolitan Toronto, Part II: Metro's Suburbs in Transition Planning Agenda for the Eighties. September 1980.

21 Ibid., p. 131-2.

22 Germain, Carel, "Space: an ecological variable in social work practice", Social Casework, Vol. 59, No. 9, Nov. 1978, p. 519.

23 Social Planning Council of Metropolitan Toronto, Aiming at the 80's, Policy and Program Guidelines of the Social Planning Council, Housing Section, June 1978. p. 9.

in high-rises were under more stress.[24] Authors of the survey recommend that "design of future buildings should recognize the need of children to develop a sense of mastery over their environment by developing safer balconies, playgrounds, lower elevator controls, ground floor bathrooms, etc."[25]

The cost of ground level homes is now out of reach for an increasing number of average-income families and it can be anticipated that increasing numbers of families will live in apartments. Whatever negative conditions are associated with birth-to-adolescent development and family stress as the result of this type of living, would be expected to be compounded for those with no funds to escape, that is, those families most disadvantaged financially.

Frequent Moving

> Children from one-parent families are already made to feel different from other children because they have only one parent. Limited and poor quality housing is another factor that sets them apart. The frequent moves create additional difficulties. The children no sooner make friends in one neighborhood than they must leave them and make new friends in another. They no sooner make a place for themselves in one school than they must adjust to another. These children suffer from the uncertainties of the family's housing situation and their parents - alone - are powerless to change it.[26]

The energies of many mothers on F.B.A. are often fully occupied with a search for housing which is a little more adequate and possibly even cheaper than that which they have. One quarter of the respondents from a sample drawn from Metro Toronto moved relatively little (those in public housing), while the rest moved an average of 3.4 times over a five year period.[27] Nearly one third of the moves were due to

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24 Ibid., p. 9.

25 Ibid., p. 10.

26 National Council of Welfare, Op. cit., p. 27.

27 James, Jean. Op. cit., p. 187.

involuntary factors such as sale, demolition, condemnation or eviction.

Housing as a Stressor

Whether the mother on F.B.A. lives in private housing with its physical inadequacies or in public housing where social conditions are the major concern, housing difficulties are one of the dominant stressors which can impair physical and mental health. "The stress caused by inadequate housing can contribute to physical and psychological illnesses which, in turn, create additional pressures and problems for parents already facing difficulties in providing consistent care for their children."[28]

Towards the Future

Women on F.B.A. often suffer the worst of general societal problems. This situation is particularly true for housing problems -- inaffordability and inadequacy. For F.B.A. mothers, housing problems are particularly severe and block their aspirations wherever they turn.

Arguments are often made for the right of all to adequate affordable housing. Leaving aside these arguments, when one considers the problem as a matter of the healthy development of one-tenth of Ontario's children (those being raised by sole-support parents), the value and potential of this large segment of our human resource should be reason enough for more humane policies.

Housing should be considered more in the nature of a social necessity rather than a commodity to be freely bargained for on the open market.

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28 National Council of Welfare, In the Best Interests of the Child, Ottawa, December 1979, p. 4.

Quick Reference

- the Feb. 1981 market rate for adequate housing for a mother with three children was $380/m.

- F.B.A. housing allowance at that time for a mother with 3 children was $180/m.

- 30.2% of FBA-GAINS-D recipients are in Metro subsidized housing

- Sept. 1980: -- 3,000 on O.H.C. waiting list -- 6,000 on Metro lists

- only 37.9% of F.B.A. mothers in public housing felt they were living in a good place for child rearing

- many sole support mothers, on F.B.A. or otherwise, live in isolated O.H.C. high-rise developments in the suburbs

- high-rise living has questionable effects on child development particularly sense of self and identity, and a feeling of control of and mastery of one's environment

- 50% of SPC sample were negative about raising children in high-rise apartments

- 75% of SPC sample felt families in high-rises were under more stress

- 75% of a Metro Toronto survey of F.B.A. mothers moved 3.4 times in 5 years

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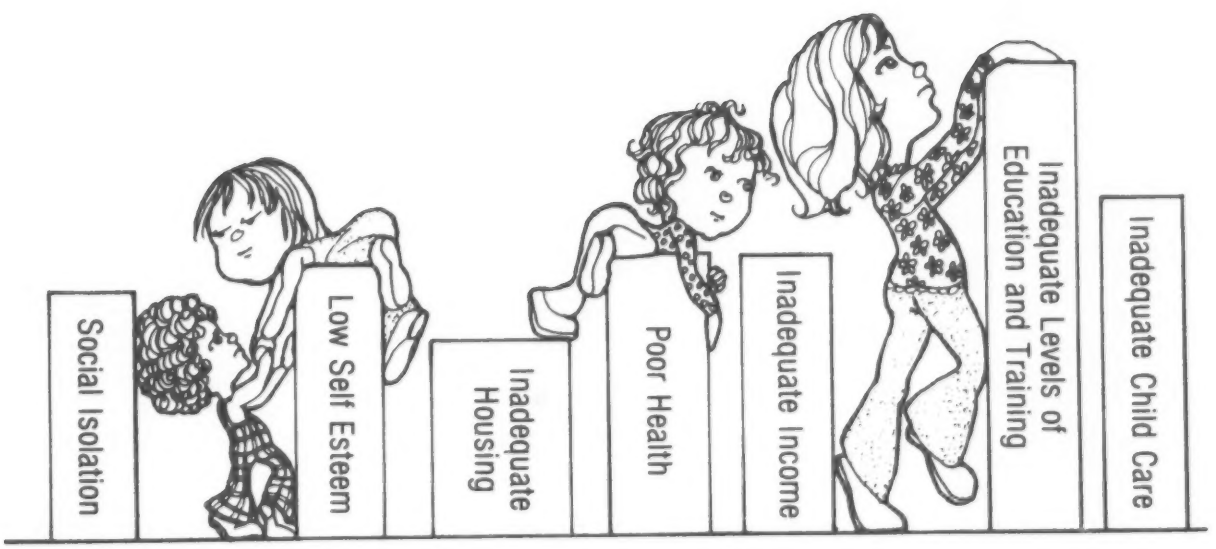
INADEQUATE INCOME



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INADEQUATE INCOME

For the woman on F.B.A. the inadequate income she receives on social assistance and the low wages she is likely to receive from employment combine to form a major barrier to economic independence.

Low Income As A Barrier

The inadequacy of social assistance payments has been well-documented.[1] Inadequate payments mean that money for clothes, transportation, and child care -- all necessary for a job search -- is not available. This lack of money to provide a cushion for making change is an initial barrier. However, the inadequacy of social assistance payments is also a stimulus to seeking paid employment. Many women see finding a job as the solution to their poverty. Discovery of what is available to them in the labour market often changes their minds.

> I started looking for a job. All I could get would pay the minimum wage. Me and my kids can't live on that.
> (Focus on Change Participant)

How Inadequate are F.B.A. Payments?

In 1980 a woman with one child aged 4 on F.B.A. netted $5,461 per annum.[2] The Social Planning Council of Metro Toronto compared this figure to two yardsticks of adequacy: the SPC's Guides for Family Budgeting (goods and services are selected and priced to reflect a low-to-moderate level of living), and a version of the more conservative guide used by Statistic's Canada, the poverty line. The latter measure of adequacy is calculated through the assumption that any family spending more than 62% of its gross income on the basic necessities of food, clothing, and shelter is poor. The woman with one child would need $8,891 per annum using the first measure, $7,443 per annum

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1 Family Benefits Work Group. Women and Children on Welfare: A Poverty Trap. Toronto, 1979.
&
Ontario Welfare Council & Social Planning Council of Metropolitan Toronto, ...And the Poor Get Poorer. Toronto, February 1981.

2 Ontario Welfare Council & Social Planning Council of Metropolitan Toronto, Op. cit., p. 16.

using the second.[3] In actual dollars this means her income was in the first case, $3,430 below adequacy, and $1,982 below the poverty line. In per centages her income was 61.4% of adequacy by the first measure, 73.4% by the second.

Not only are amounts inadequate this recent study has also found that the situation has deteriorated badly particularly in the last five years.[4] Increases, not being tied to a cost-of-living index or regularly scheduled for review, come infrequently and in paltry amounts. For instance, the 10 per cent increase in the F.B.A. allowance April 1980 "is the first major increase since 1977 and in that time, the cost of living has gone up about 25%."[5]

The Minimum Wage versus Family Benefits Payments

A single person may support herself/himself above the poverty line on minimum wage but a sole support mother cannot. In 1980 a minimum wage worker in Ontario grossed $6,240 per annum. As noted the woman on F.B.A. with one child aged 4 netted $5,461 per annum. When the working mother's costs of transportation, lunches at work, child care, adequate wardrobe, grooming supplies, taxes and other payroll deductions, and the cost of F.B.A. extra benefits (OHIP, drug and dental costs, eyeglasses, etc.) are subtracted from her gross per annum income, the two incomes may even out, or, as is more likely, the mother on F.B.A. may do better.

Given that many women on F.B.A. lack education and skills, part-time irregular work in jobs which are logical extensions of household skills are often all they can manage. Current and past work experience for the majority of a sample of 414 F.B.A. mothers in Metro "tends to be concentrated in occupations in the service sector with babysitting, waitressing, and domestic or institutional cleaning jobs accounting

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3 Ibid.

4 Ibid., p. 23.

5 Editorial. "Able singles won't get welfare hike", The Toronto Star, April 1, 1980, A5.

for most of the service occupations reported."[6] Such jobs are most likely to pay only the minimum wage. As such, they are not effective as a 'pull' factor attracting these women off the relative security of F.B.A. payments.

However, the stigma attached to recipient status plus inadequate payments are strong 'push' factors. Sole support mothers register for work and are thus counted in the numbers of unemployed. In October I979, for instance, I2.I% of sole support mothers were unemployed, compared to 7.8% of all females, and 2.7% of male family heads.[7] Even education and vocational skills in traditional woman's work do not necessarily mean employability or adequate wages. "She will more than likely earn an inadequate wage regardless of her educational qualifications or personal talents and abilities."[8] In Ontario in I977 women working full-time earned on average 62% of what men earned full-time.[9] It seems the majority of women in Canada, like the mother on F.B.A., are largely concentrated in occupations and professions which are logical extensions of work done in the home. "More than two-thirds of all female workers in Canada are concentrated in just four occupational categories - clerical, service, medicine and health, and teaching."[I0] Although some of these jobs require high levels of skill, being seen as woman's work, they are thus devalued, paying much less than their skill level would warrant.

This reality helps explain why in I974, 4I.5% of all single-parent women were on social assistance in Canada, while about 45.0% were employed full-time. It also help explain why, in contrast, 89.0%

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6 James, Jean. Family Benefits Mothers in Metropolitan Toronto, Ontario Ministry of Community and Social Services, Toronto March I973, p. 98.

7 Ontario Status of Women Council, Employment Strategies for Women in the I980's. A Background Report. April I980, p. I-4.

8 National Council of Welfare. One in a World of Two's. Ottawa, I976, p. II.

9 Ontario Status of Women Council, Op. cit., p. I-I3.

I0 Ibid., p. I-7.

of all male single-parents were employed full-time.[11] (Approximately 85% of one-parent families are headed by women, and one in ten Canadian families are one-parent families.[12])

Catch-22

The catch-22,'damned if they do, damned if they don't', situation that mothers on F.B.A. find themselves in is, first, a value conflict. Sole support mothers find themselves caught in the conflict between two values: individuals should be self supporting not dependent on public assistance versus women should stay home and care for their children. The stigma and inadequate payments involved in being a social assistance recipient seems to win out in the conflict battle. Then she finds herself in a second catch-22. Faced with a labour market which bases its wage scales on the myth that women work for pin money helping out a primary wage earner, she finds she cannot become self supporting. F.B.A. payments are inadequate to live on yet she cannot support herself at minimum wage levels. Blaming herself, she lapses into feelings of guilt, frustration, and eventual apathy and resignation to her fate.

The Wage Incentive Program, No Solution

Job insecurity, low wages, meagre fringe benefits in what economists call the 'secondary' labour market plus lack of provision of smooth transition back to F.B.A., all are disincentives to make the blind leap of faith into employment. The wage incentives program, introduced as an amendment to F.B.A. in October 1979, was designed to deal with such roadblocks. It provides financial supplementation for a period of two years plus the usual fringe benefits of F.B.A. -- OHIP, drug and dental coverage etc. However, before it is advantageous to enter the work incentives program, the woman must earn a certain

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11 National Council of Welfare. Op. cit. p. 5.

12 Ibid., p. 4.

minimum income depending on the number of dependents she has. Otherwise, it is more advantageous to stay on F.B.A. and earn additional income with part-time work. For the woman with the four year old child, for instance, the advantage to being on the work incentive program rather than on F.B.A. does not start until she's making $5,424 per annum: "there is no advantage for this recipient to work for wages between $2,580 and $5,424 while on the Work Incentive Program."[13] There is often a substantial gap between wage levels available through part-time or irregular work and the level needed to benefit by participation in the wage incentives program. This situation interferes then with a smooth transition off assistance. Part-time work that women on F.B.A. normally can get would not provide this level of guaranteed security. Understandably, one year after its introduction, by October 1980, only 1% of total eligible recipients were participating in the wage incentives program.[14]

Although the report states that the 'job ready' sole support mother who can take advantage of the wage incentives program is better off financially than her counterpart either in a 'working poor' position or on F.B.A., it points out that this program is offered only for a two-year period. After that, she will be conveniently off social assistance, quite frequently, in the position of the 'working poor'.

> It must be remembered that the kinds of employment opportunities available to most F.B.A. recipients are at low wages, with poor fringe benefits and limited job security. Ironically, it is at the low end of the wage scale that the Work Incentive Program is least attractive.[15]

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[13] Ontario Welfare Council & Social Planning Council of Metropolitan Toronto, Op. cit., p. 63.

[14] Ibid.

[15] Ibid., p. 65.

Towards the Future

To remove the barrier of inadequate income a basic restructuring of government policy toward long-term effectiveness must be made which goes beyond the immediate expediency of getting the sole support mother off assistance into just any sort of a job. As a more adequate and permanent solution, the report, ...And the Poor Get Poorer, proposes an integrated set of policies.[16] It advocates greater income support for both social assistance recipients and working poor households. Then a 'hand-up' into a 'job ready' position must be provided through integrated supports such as affordable child care, job training, employment counselling, transportation and appropriate job placement services. Once job readiness is attained, jobs have to be available. A commitment to full employment is thus essential as the necessary context within which the first two measures would be ultimately successful.

The Ontario Welfare Council reacted to F.B.A. work incentives amendments by calling for a comprehensive approach based on full employment principles:[17]

1. Adequate income is essential for the personal growth and social development of all people.
2. All members of society have the right to the benefits of an adequate income.
3. All members of society should have access to work as a fundamental social activity which enhances human potential and facilitates financial self-sufficiency.
4. All persons who are involved in paid employment should receive incomes which are adequate enough to secure the private and public resources necessary for maximizing health, self-sufficiency and community participation.

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16 Ontario Welfare Council & Social Planning Council of Metropolitan Toronto, Op. cit., p. 69.

17 Ontario Welfare Council. "Settling for Less". A Response to the Work Incentive Program, Toronto, October, 1979. pp. 3-4.

5. It is recognized that persons receiving income maintenance benefits are able to make significant contributions to families, their community and the society as a whole and that they have the right and responsibility to make such contributions. ...

9. Although work is a necessary and primary means for participating in society, those people who are not able to secure paid employment have a right to the benefits of an adequate income.

Full employment may involve what David Ross calls the 'redefining and redesigning'of what is considered to be remunerative work. "Unfortunately, work activity is still predominantly legitimized by direct monetary reward and is perhaps one reason why homemaking and raising children leave the performers of these activities with a feeling of doing non-legitmate or non-useful work in society. ... It has often struck me as odd that our values in society either compel a parent to accept or lead a parent to feel that sewing canvas covers for snowmobiles in a factory is more virtuous and useful than tending a child at home and administering and reponding to that child's unique intellectual and emotional needs."[18]

A step towards the goal of making certain household-related jobs legitimate in the paid labour market and at a fair level of income can begin with existent jobs in the labour market. To compute adequate wages for existent womens' jobs 'equal pay for work of equal value' legislation must be introduced and enforced. Comparison of male versus female jobs on the basis of jobs' intrinsic qualities -- skill, effort, responsibility and working conditions -- should result in more adequate income for women. The sex of the occupant of a job should not determine either the level of pay or whether a job is in the legitimate 'paid' category, not hidden in the home.

The mother on F.B.A., like any homemaker, has very valuable skills without any further educational upgrading or vocational training. She and society must be made conscious of her own worth.

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[18] Ross, David. "Income Security". Canadian Social Policy. Yelaja, Shankar ed. Waterloo, Ont.: Wilfrid Laurier University Press, 1978 p. 68.

Quick Reference

- in 1980 a woman with one child aged 4 on F.B.A. got $5,461 per year
- the SPC's measure of income adequacy is the cost of a basket of goods and services deemed necessary to live at a low-to-moderate standard of living
- Statistic's Canada measure of income adequacy is the poverty line; if a person pays more than 62% of gross income for food, clothing, and shelter, he/she is poor
- the woman in receipt of $5,461 per year, F.B.A., is 61.4% of adequacy by the first measure, 73.4% by the second
- April 1980 F.B.A. increased 10%, the first major increase since 1977. The cost of living increased 25% from 1977 to 1980.
- F.B.A. women are, as are most women in Canada, concentrated in jobs that are extensions of household duties, even the professionals like nurses, child care workers, teachers, social workers etc.
- in 1979 12.1% of sole support mothers were unemployed compared with 2.7% of all women
- women earn on average 62% of what men earn
- in 1974, 41.5% of Canadian sole support mothers were on social assistance
- in 1974, 45% were employed full-time compared with 89% of sole support fathers
- the F.B.A. wage incentives program provides financial supplementation plus the usual F.B.A. fringe benefits for a period of two years
- the mother on F.B.A. with one child aged 4 would have to made a reliable $5,424 per year to make it worthwhile for her to leave F.B.A. to join the work incentives program
- most mothers on F.B.A. would more likely be able to manage only part-time work on the scale of $2,580 to $5,424 per year
- from October 1979 to October 1980 only 1% of possibly eligible F.B.A. mothers made use of the wage incentives program
- participants in this program are financially better off than the 'working poor'
- after two years participants of the wage incentives program are also among the ranks of the 'working poor'

- an adequate comprehensive policy would involve (I) greater income support for F.B.A. clients and the 'working poor', (2) 'hand-up' integrated supports like affordable, accessible child care and (3) available jobs

- full employment is advocated by the Ontario Welfare Council and the Social Planning Council of Metropolitan Toronto

- much work which is an extension of household duties, when examined in the light of 'equal pay for work of equal value' legislation, would demand more adequate wages

- unpaid work that women do in the home is often not considered work at all since it is invisible and only woman's work

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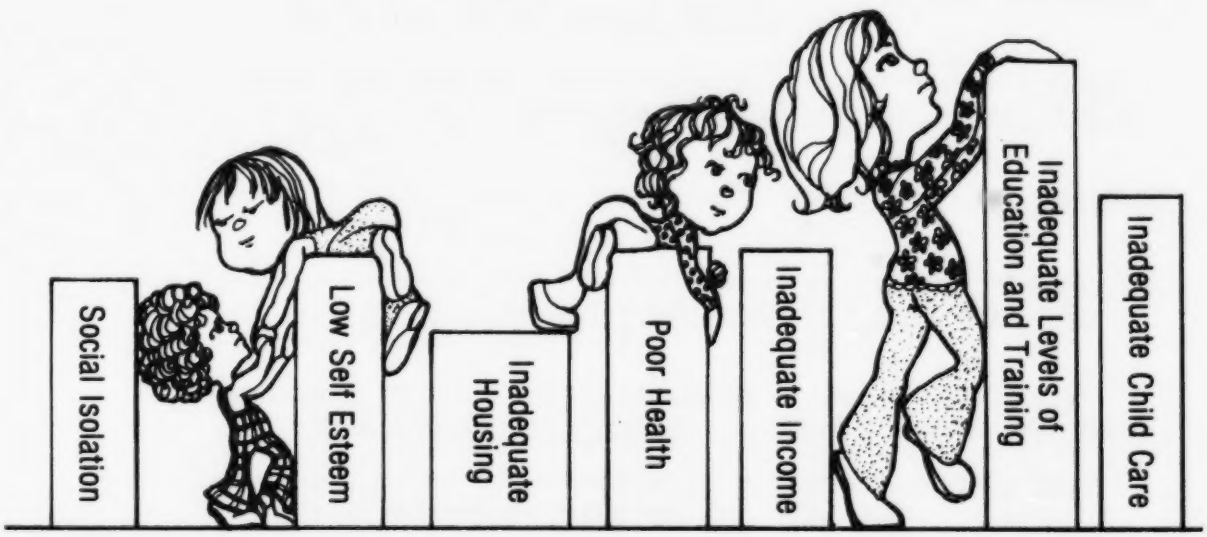
A project designed to identify and explore the conditions which block women on family benefits moving from economic dependence to independence.



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